

BETTING AND GAMBLING

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BY

MAJOR SETON CHURCHILL

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BETTING AND GAMBLING.

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THE YOUNG MAN.—"It is full of Christian earnestness and manly common sense."

YOUNG MEN'S REVIEW.—"It will prove a useful text-book to those getting up addresses upon gambling."

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THE CHRISTIAN WORLD.—"A manly and effective indictment of gambling in all its forms."

BETTING AND GAMBLING

BY

MAJOR SETON CHURCHILL

AUTHOR OF "FORBIDDEN FRUIT FOR YOUNG MEN," "STEPPING-STONES TO
HIGHER THINGS," "CHURCH ORDINANCES FROM THE LAYMAN'S
STANDPOINT," "GENERAL GORDON: A CHRISTIAN
HERO," ETC. ETC.

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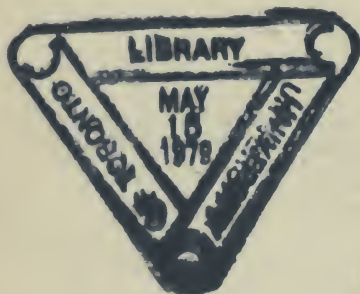
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PREFACE.

THERE is a large number of pamphlets, tracts, and sermons published on the subject with which this book deals but, from their limited size, such are not able to deal very comprehensively with the many aspects of the question which present themselves. There are also a few scientific books dealing with the laws of chance, but the very limited sale that these have obtained, shows that there is still something wanting in the form of a book which aims at the same time at being both comprehensive and popular. If this one is the means of helping any to take the right side in contending against one of the greatest evils of this age, the object of the writer will have been attained.



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BETTING AND GAMBLING.

CHAPTER I.

THE HISTORY AND NATURE OF GAMBLING.

LIKE many other evils, gambling is of great antiquity ; indeed, there can be but little doubt that it dates back to pre-historic times. We know that the Roman soldiers cast lots at the foot of the cross for the garments of the Son of God ; and long before that time, we are told, Samson slew a company of Philistines in order to obtain the wherewithal to enable him to pay a bet that he had lost, through the treachery of his heathen wife. Whether that was the first time gambling had caused man's hands to be stained with man's blood, we are not informed, but it certainly was not the last time. Since then the blood of thousands has been witnessing against this cursed evil, which has brought so much misery into the world.

Three hundred years before Christ was born the gambler was classified by Aristotle with the thief ; and laws were enacted in pagan Greece and Rome

for the suppression of gambling. Euripides and Juvenal both tell us that in Greece, and Cicero tells us that in Rome, attempts were made by the State to restrict the evil by means of legislation.

The early Fathers of the Christian Church waged incessant war with this vice of gambling. Dr. Westcott, the Bishop of Durham, tells us that one of the earliest Christian writings was directed to the subject, and contained familiar words to this effect:—"If you say that you are a Christian when you are a dice player, you say you are what you are not, because you are a partner with the world."

Let us take a few more examples of the opinion of the early Fathers. St. Chrysostom says: "Not God, but the devil found out play;" St. Cyprian says: "A common gamester may call himself a Christian, but he is not one;" St. Clemens Alexandrinus says: "Idleness and wantonness provide these games for the lazy and useless people of the world." At the council of Eliberis it was decreed that "a Christian playing at dice or tables is not to be admitted to Holy Communion but after a year's penance and abstention, and his total amendment."

The Mahomedan world, at a very early stage, was evidently tainted with the same evil, and it was probably in existence throughout the whole of Arabia, for we find the Prophet Mahomet saying in the Koran, Sura V.: "O ye that believe! Verily wine, and the casting of lots, and images, and divining arrows, are an abomination from amongst

the works of Satan : shun them, therefore, that ye may prosper. Verily, Satan seeketh that he may cast among you enmity and hatred through wine and games of chance, and hinder you from the remembrance of God and from prayer."

Leaving classical and ecclesiastical history to consider what concerns Englishmen more directly, we find that our ancestors of the Teutonic race had a very bad reputation for gambling. Tacitus shows how strong a hold it had upon them when he says: "The Germans stake their own persons, and the loser will go into voluntary slavery, and suffer himself to be bound and sold, though stronger than his antagonist." Some suppose that gambling was introduced into England by the Saxons. Its early history in this country, however, is somewhat legendary.

Coming to later times, we find that Henry VII. prohibited the use of cards, which evidently threatened in his time to become a very prevalent evil. Henry VIII., who in spite of the faults which developed themselves later in life, was at the beginning of his career, at all events, fond of manly sport, made several important additions to his father's laws, in order to prevent gambling and its degenerating effect upon the manhood of the country. The short reigns of Edward VI. and Mary did not bring any changes, and Queen Elizabeth is said to have been herself too fond of gambling to make any serious legislative restrictions on the subject. James I. seems to have taken a

retrograde step by enacting that, "When it is foule and storme weather there may be lawful play at the cards or tables." Whether his encouragement of gambling was responsible for the evils that followed, historians do not tell, but the fact remains that gaming increased at an alarming rate all through the reign of that weak monarch his son Charles I. During the Commonwealth the Puritans sternly opposed all games of chance, and for the time brought about some improvement. But the reaction when Charles II. came to the throne was so great, that all restraint was thrown on one side, and the evil spread to such an alarming extent that that monarch, though not given much to moral reformation, had to take serious steps to impose restrictions on gambling. Among the laws passed was one that prevented a man being compelled to pay more than £100 for losses at any one transaction.

James II. and William of Orange had their hands too full of other matters to exhibit any tendencies either way, but in the reign of Queen Anne our legislators seem to have gone thoroughly into the subject. Not only were debts incurred by gambling made irrecoverable at law, but a person losing more than £10 was empowered to sue the winner to recover it. This protection to the loser has very wisely been withdrawn; there is no reason why the law should screen the loser any more than the winner, for one is as guilty as the other. In the present reign both gaming houses and betting

houses have been suppressed, and some excellent laws have been passed, but as I have elsewhere shown, these laws have now become partially obsolete and need to be amended.

Some people have reasoned that, because the Bible does not actually, in so many words, forbid gambling and betting, we may accept that silence as giving consent to the practice. This is, of course, an utterly absurd argument, the effect of which would be to make the Bible sanction many other sins, such, for instance, as duelling, bigamy, forgery, or slavery, against which no special enactment appears. Indeed, both bigamy and slavery may be said to have been actually tolerated under the old dispensation; but that is no reason why we should tolerate such evils. The truth of the matter is, that the Bible deals with principles, and does not seek to specify in detail all the sins of which the human heart is capable. It is generally believed that, whatever the Jews may be now, they were not before their dispersion a nation of gamblers; this may account for the silence of the Bible on the point. The lot was reserved for special and almost sacred occasions on which they appealed to God, and for that very reason they instinctively shrank from its use for purposes of games and money-making. "The lot is cast into the lap; but the whole disposing thereof is of the Lord" (Prov. xvi. 33); and again, "The lot causeth contentions to cease, and parteth between the

mighty" (Prov. xviii. 18). The Jews had their national faults, but gambling does not appear to have been one of them, and when they did appeal to lot, they practically appealed to God.

Apart from the foregoing it must be remembered, as Dr. Lambert of Hull has pointed out, that gambling "is a complex evil, deriving its strength from many passions rather than from one; and the Bible deals chiefly with the elementary forms and principles of sin. It offends against the law of labour in waiting upon chance, against the law which forbids covetousness by its greed, against charity by its heartlessness, and by its waste." The Rev. H. P. Stokes of Cambridge asks, "Which of the Ten Commandments forbids gambling?" and then replies, "None in letter, but the whole in spirit."

Although it is perfectly true that gambling touches on and infringes many of God's laws, yet there are two specially evil principles, to which the human heart is prone, that give it life and vitality. These are covetousness and selfishness. Lord Beaconsfield once remarked that gambling arose out of the natural covetousness of human nature. It is not that gambling leads to covetousness. It is true that it does so, but that is not the whole truth. We must go further back to find the root of the evil. The act of gambling is covetousness itself. The street-boy who tosses with his companion for a penny, or the racing-man who stands to win £10,000 on a certain horse, have both alike been actuated, whether

they are conscious of the fact or not, by the desire to obtain the money. The Bishop of Manchester (Dr. Moorhouse), says that the gambler cannot possibly repeat honestly that clause in the Lord's prayer—"Give us this day our daily bread." What he really ought to substitute for it is, "Give me this day my brother's bread."

Gambling is a difficult thing to define, and its supporters are very fond of attempting to defend themselves by saying that until it can be accurately defined, it should not be opposed. The Evil One often blurs over the demarcation line between right and wrong so skilfully, that many who wish to do the former find it difficult to avoid the latter. We need not, however, wait till those who are fond of accurate definitions have expressed themselves satisfied, before we begin to combat the evil itself, defined or undefined. Though it may be extremely difficult to draw up in a few words a perfectly correct definition of this particular evil, the common-sense of most of those who desire to do right will instinctively tell them that gambling is wrong, and they will recognise the fact that certain things partake of that nature. The best attempt to define gambling that I have heard was made by Bishop Westcott (of Durham), when he said that it was "the habitual seeking of personal gain through another's loss, though with his consent, without making any adequate return for what they received or adding anything to the sum of their common wealth." Mr.

Herbert Spencer condemns gambling on the ground that "the happiness of the winner implies the misery of the loser," or, put in another way, he says, "It is a kind of action by which pleasure is obtained at the cost of pain to another."

These two definitions, though excellent, do not quite cover the whole ground, for in both cases they imply that the gain of one party has been at the expense of another. Now it is easy to gamble without involving any one else in loss. For instance, in South Africa large plots of land are purchased, and excavations made in a feverish search for gold. If the precious metal turns up, the fortune of the owner is made; but for one who makes a fortune many sacrifice all they possess. Yet no one else is a sufferer or a gainer by their wild speculations, which come under the head of gambling.

Gambling also takes the form of purchases of shares on the chance of a rise; not by way of a genuine investment. If the anticipated rise take place, the owner sells and realises a large sum, but no one is a loser, at any rate immediately, by his action. An enormous amount of gambling takes place in this way. There is another form of gambling where the winner has no personal relationship with the losers, all the transactions being carried on through a banker, as at the Monte Carlo roulette tables, or else through a rich bookmaker. The two definitions quoted do cover this latter case, but as the winner only has direct dealings with a

banker, or a bookmaker, who probably is making a large fortune, he does not actually see the misery he is causing, the losers being too much in the abstract for him to realise the harm that he has done. Yet the rich banker or bookmaker thrives on the losses of others, and it is only from those losses that he is able to pay the winners.

Gambling originally derived its name from playing for money in *games*, and "gaming" is the practice of playing for money. In a primitive state of society one can easily understand how it was that games were the original medium for gambling; stocks and shares did not then exist. But the term that originated in connection with games, has now a much wider signification, and embraces all unlawful speculation in business, as well as betting on games or other things. *Betting* is the staking of a wager on certain conditions; it is applicable to games or to anything else, and no limit exists as to the amount of the wager.

Gambling may show itself in a thousand different forms. We see it in betting, raffling, lotteries, roulette, throwing dice, undue speculation in business, card-playing for money, billiard-playing for stakes, baccarat, and even pitch-and-toss. And if all these could be swept away to-morrow, the hydra-headed monster would soon raise itself in some new form. Any appeal to mere chance, on which a stake is put, whether it is great or whether it is small, partakes more or less the form of a gambling

transaction. The evil is not of course so aggravated when the stake is a moderate one, but that is only a question of degree: the principle is bad, however small the stake.

The Dean of Norwich has well put it when he says, "Money, be it little or be it large, is a trust. Its expenditure must be in accordance with moral sanction. Amusement has its place among these. Pleasure claims its recognition also. But no pleasure is legitimate which depends for its existence or intensity upon the loss or the pain suffered by another."

There is a very old argument one often hears used by people who say, "Can I not lawfully do what I like with my own?" The man who asks this question does not feel tempted to excess; he dislikes to have any limitation put upon his pleasures, and admits that he finds a certain amount of pleasurable excitement in winning or losing money. To the Christian man this question is answered by the Apostle in dealing with another subject. "But take heed," says he, "lest by any means this liberty of yours become a stumbling-block to them that are weak . . . and through thy knowledge shall the weak brother perish, for whom Christ died" (1 Cor. viii. 9, 11). To those who are not prepared to accept the teaching of the Apostle the answer is obvious. "You have the *legal* right to do what you like, but you have no moral right to do so." Suppose my neighbour's house is burnt down, and he and his

family come to my house, the only one for many miles round, and stand outside in scanty clothing on a bitterly cold night, asking for shelter. I have a perfect *legal* right to refuse them admission, and if one of them died from the exposure, I could not *legally* be held responsible. But would public opinion tolerate the exercise of my *legal* rights in this way? Most certainly it would not, and if public opinion took a higher moral standard than it does at present, it would equally condemn the selfish person who goes on exercising his legal rights by gambling, although he knows that thousands around him are gradually slipping into a gambler's hell. Dr. Malet well says—"A man with £10,000 has a perfect *legal* right either to throw it into the sea, or to spend it on a race-horse, even if his fellow-men were starving around him; but he has no *moral* right to do so; it would be contrary to the will of God. It is not moral for a man to do what he wills with his own, unless his will is holy, unless he wills what is right."

There are some who try to draw fine distinctions in gambling which do not appear to be justified by common-sense, morality, or Christianity. For instance, I have heard it argued that while it is wrong to back one's luck at games such as pitch-and-toss, baccarat, or roulette, in which no skill is exercised by the players, yet it is justifiable to back one's skill or one's knowledge. If this is so, we are forced into the conclusion that it is right to avail

oneself of the ignorance, or what is much the same thing, the want of skill of the person with whom one bets. If A play B at a game of racquets for money, he does so because he thinks that B is not as good a player as he is, and he therefore tries to avail himself of B's defective skill. If, however, A bet B that C will not beat D, then A is availing himself of what he considers to be his superior knowledge as to the relative merits of C and D. In either case A is acting contrary to Christian principle, which teaches that it is the duty of the strong to protect the weak, and of the rich to care for the poor. Physical strength and material wealth are not the only things with which Christianity deals. The superior strength of A may operate in skill at games, or his wealth may consist of mental capacity which gives him a great advantage in being able to estimate more accurately than B the relative merits of two opponents or of competing horses. Christianity teaches that our strength and our wealth, whatever form they may take, are bestowed with the object of enabling us to help those less richly endowed; the gambler by his action asserts that such endowments are bestowed so that we may obtain money from those who are less favoured, without compensating them in any way. The tradesman who by his superior skill, or his superior judgment, produces a better article than his rivals, not only enriches himself, but actually benefits his customers. But the gambler who exerts his superior

skill or judgment, enriches himself only; he does not benefit his opponent, and more than that, he actually impoverishes him to the amount of the money lost.

The Rev. Hugh Price Hughes says, with truth, that gambling is in reality a form of stealing the property of others, and that it stands in the same relation to stealing as duelling does to murder. The argument often used to prop up gambling is that the opponent has permission to try and obtain the money of the person with whom he bets. Charles Kingsley has pointed out that this used to be the argument advanced to uphold duelling. It was said that X had a perfect right to shoot Y, provided he gave Y permission to kill him. It is a most unfortunate argument for those who defend betting and gambling, and the fact that they put it forward is evidence that they are hard pressed for means of defence. The common-sense of Englishmen saw the fallacy of that argument many years ago, as applied to duelling, and decided that he who killed another in a duel should pay the same penalty as other murderers. It is to be hoped that the time will soon come when Englishmen will press the argument home to its only logical conclusion in the case of gambling. There are some who assert that gambling only takes place when the stake is an excessive one, which the players cannot afford, and that we have no right to attack the evil till it has reached this aggravated form. Until that stage has

been arrived at, it is contended that the players are legitimately purchasing a pleasurable excitement, and they have as much right to pay for pleasure in that form, as to pay for the pleasure of looking at a picture hanging on their own walls. It need not astonish us to hear this evil defended, for it is here as the poet tells us it is in connection with higher religious principles—

“What damned error, but some sober brow
Will bless it and approve it with a text,
Hiding its grossness with fair ornament ?
There is no vice so simple but assumes
Some mark of virtue in its outward parts.”

To me it appears that the effect of such an argument is only to put the evil a degree further back. This no doubt suits the purpose of the master of lies, for the longer an evil is permitted to exist before it is attacked the stronger hold it gets on its victims, and the less chance is there of its being dislodged. A wise physician will attack a disease in its initial stage, and not wait till it has acquired force. The truth that a mild and apparently venial indulgence in gambling may lead to ruin, unpalatable as it may be to those who play cards for small sums, make small bets, and take shares in raffles, has been forced upon me by a very sad incident.

Many years ago, a brother officer of mine, who was very comfortably off with about £1200 per annum of his own, began playing roulette at some races for

small points. No one could question the fact that with his income he was able to afford this apparently mild form of dissipation. But unfortunately for himself he was very successful, so gradually he increased his stakes, until he would frequently win one hundred pounds and more. His head was turned by degrees with his success, and nothing would satisfy him but to get a few days' leave now and then to go to race meetings, where he could easily indulge his fatal propensity. One night after mess he was sneaking off to some gambling place in the town in which we were stationed, and had to pass through the gate where I was on guard. I guessed where he was going, and invited him into the officers' guard-room for a chat. I then pointed out clearly the vicious course he was pursuing, and spoke strongly about it. His arguments were those one hears over and over again, as to his being able to afford his losses, and as to his intention to stop when he had won enough, and other arguments to the same effect. But his conscience was pricked, and he tried to draw me into partnership by offering me the tempting bait, that we should share profits while he would bear all losses; almost, for me, a case of "heads I win and tails you lose." Nothing but conscience could have made a man advance such an offer. My answer was frightfully prophetic, though I little thought it at the time. "If ever anything happened to you and you were ruined, I should never forgive myself for having encouraged you."

He laughed at my folly, as he thought it, and went off, to chaff me next morning on the strength of his having won over one hundred pounds. A few years from that time he had lost everything he possessed, including the value of his commission as a captain, which he realised. The excitement and his reverses broke his constitution, and after trying his hand at several things he died a pauper in Paris. Need I say that since that time I have felt most strongly on the subject of gambling, even in its mildest forms?

Experience of human nature teaches that out of every hundred of our fellow-creatures, there is a considerable percentage who cannot continuously appeal to chance, without being affected by a feverish excitement that draws them on, and deprives them for the time of their reasoning faculties. To tell such people that it is legitimate to play for money as long as the stakes are small is ridiculous. Small sums surely though gradually excite their passion, and their becoming confirmed gamblers is but a question of time and opportunity. A little leakage in moral principle soon breaks through the barrier that dams back great evils, and if Christianity teaches one thing more clearly than another, it is that for our own sakes, as well as for the sake of others, we should resist sin from its very commencement.

It is perfectly true that a certain element of pleasurable excitement is to be found in winning and losing, and it is no doubt the case that the depth of this excitement depends upon the amount

of the stake. There are very few, except habitual degraded gamblers, who will defend the grosser forms of gambling. But when people admit that excessive play is wrong, what logical right have they to say that moderate play is innocent? Practically their contention is that a man is not justified in paying a high price for an immoral pleasure, but that he may indulge himself so long as it is cheap. Common-sense tells us that the excitement derived from play is an immoral pleasure. We see it most obviously in the case of the gambler who has ruined himself, degraded his wife, and injured his children, but the practice is equally immoral when indulged in a milder form.

There are degrees of immorality in the history of the drunkard as well as of the sensualist, and the same may be said of the gambler. Society has no moral meters by which it can gauge the amount of the evil, so it has a rough-and-ready way of winking at certain things and condemning others, often in a very illogical manner. But the somewhat low moral standards of society are not the only ones in existence. Each man must stand or fall to God. "It must needs be that offences come; but woe to that man by whom the offence cometh." Almost before anything else Christianity teaches the spirit of self-sacrifice for the sake of others. There may not be in the abstract much harm in playing for penny points at whist, or betting with a lady for a pair of gloves on a game at lawn tennis, but since there

are many brethren, and sisters too, of the weaker sort, who cannot remain contented with small gains and losses, earnest Christians ought to ask themselves solemnly, as in the sight of God, if it is right for them to have anything to do with that which has been the cause of ruin, temporal and eternal, to so many.

Possibly an exact definition of what gambling is, and what it is not, may never be given. Most of us have sufficient power of discrimination without this, to detect the evil unless we wilfully blind our eyes; and some have seen enough of life to know what frightful suffering it entails. It would be well for all, even those who have never been tempted to excessive play, to abstain, if not for their own sakes, then for the sake of others who have not been endowed with great powers of resistance. Even those who think the practice of gambling, in one or other of its forms, lawful, must sometimes have forced upon them the conclusion that it is not expedient.

All honour to those two eminent schoolmasters, Archdeacon Farrar, late head-master of Marlborough, and Dr. Welldon, the head of Harrow. Recognising the extent of the evil, they have proclaimed publicly their sense of the importance of avoiding the slightest participation in it.

Archdeacon Farrar, speaking in the Lower House of the Southern Convocation, contended that it was absolutely impossible to define exactly what betting and gambling was, or to point to any direct proof

that in its simpler form it was a sin. He said that he himself some years ago, before gambling had become so prevalent, had innocently accepted the invitation of a friend to play whist at penny points; but, now that he recognised the danger in giving the slightest encouragement, he should not think of doing so, or of having anything to do even in the smallest way with a habit which, in the case of tens of thousands of young men, was a most dangerous and spurious excitement and a moral evil.

Dr. Welldon, in an article published in the *Young Man*, said:—"I have never been able to see exactly where the wrong of gambling begins. What I do see is that gambling is exceedingly dangerous; that it ruins a number of respectable characters; that it is hard for a man who has once begun it to draw the line; that it absorbs faculties and energies which ought to be devoted to nobler purposes; that it is very selfish; and that it tends to undermine the moral nature. That being so, I think it is the clear duty of the citizen, and most of all of one who cares for the welfare of the community, to abstain not only from such gambling or betting as is admittedly wrong, but even from such as, though it may be lawful, is certainly not expedient."

O young men, who are starting in life with perfect liberty and freedom, preserve that sacred heritage of yours. You are free to choose between all that is noble, good, and pure on the one hand, and all that is vile, selfish, and degrading on the other.

Beware of the slippery incline which may lead you or others on to a gambler's hell. Many others before you have entered that path, full of the most perfect confidence in themselves, but they have been allured on to their own destruction, and they have found that the bright hopes held out to them by the Goddess of Chance were never fulfilled, and that she wreaked her vengeance on their confidence and devotion in a way they little anticipated at the outset.

Remember that it is possible to purchase our pleasures too dearly, and that unlawful excitement is only another form of immorality, and so beware of entering into the courts of the Goddess of Chance, even though you intend only to stand afar off among the distant worshippers at her cruel shrine. She surrounds her court with all that is bright and attractive, but if once you are drawn into the inner circle of her fascinated admirers, you will find, when it is too late to resist her charms, that her shrine reeks of human blood, and that daily a large number of your fellow-creatures are being sacrificed on her altar. Is it excitement that is wanted? The inner circle have that with a vengeance, and more than enough. They neglect their work, they spoil their pleasures, they desert their wives, ruin their children, break up their homes, and make all around them miserable. Pleasure has gone out of their lives; henceforth for them there is no brightness and happiness, but they are lashed on by a cruel feverish excitement, and nothing lies before them but a

gambler's grave, to which some hasten by their own hand, and worse still beyond that—a gambler's hell. The poet Pope has well said—

“Vice is a monster of such frightful mien,
As to be hated needs but to be seen.
Yet seen too oft, familiar with its face,
We first endure, then pity, then embrace.”

CHAPTER II.

EVIL EFFECTS OF GAMBLING.

It is told of an old man who was complaining about his wife, that a clergyman said, "Well, but you know, you took her for better and worse." "That is just it," said the downcast husband, "with her it be all worse and no better." Whether the wife deserved this sweeping denunciation we are not informed, but there can be no question but that the effects of gambling are all evil, unmitigated by any redeeming qualities. In many great evils this cannot be said with any degree of truth, for, although evil may preponderate, often there is to be found a certain element of good intermixed with what is bad. A railway accident is no doubt an appalling evil, but each one that takes place has its redeeming features, for all the wits of some of the ablest men are at once set to work to devise schemes to prevent a recurrence of the sad event, and thus each catastrophe becomes the cause of greater safety for travellers in the future. The late Indian famine in which many lives were lost was a terribly sad event, but owing to the relief works and the many miles of canals and railway lines which it was the means

of opening out, it has to a very great extent provided against such a terrible sacrifice of life in the future. The illness of the Prince of Wales in 1873 seemed a terrible calamity to English people, and the whole nation was on its knees beseeching God to spare the heir to the throne. But that illness caused hundreds of medical men to study more carefully than before the nature and causes of typhoid fever, with the result that doubtless thousands of lives have since that time been saved through better sanitary conditions. And so, in almost every evil we may see some good resulting therefrom, but in gambling it would seem impossible that through the dark cloud of moral pollution which is hovering over the country, a single gleam of sunlight should shine.

Appalling accounts of shipwrecks from time to time darken the pages of our newspapers, but the eye rests with pleasure on bright incidents recorded, showing that the greatest calamities may call forth the noblest characteristics of human nature, and we read of heroic deeds being done, and of unselfish lives being lost, in the attempt to save others—incidents which cannot but have a good effect on the rising generation of young men. Thus these accounts become sermons in the secular press, preached to many who never listen to other sermons.

But when we look at gambling, we find that instead of calling forth noble characteristics or prompting to heroic deeds, it seems to have the power of developing all that is vilest in human

nature, that only deeds of shame and infamy characterise it. It is a dark cloud of moral pollution, through which not a single ray of sunlight can pass. In the first chapter I briefly sketched the history of gambling, pointing out what should be the attitude of all right-minded men towards it, and touching only incidentally on its effects. In this chapter I propose to examine the latter aspect of the subject, for there are plenty of people in England, specially among the upper classes, who have no idea of the extent of the evil, or the frightful strides it is making.

No stronger proof is necessary that gambling is from the evil one than the fact that it invariably develops selfishness and heartlessness, and tends to demoralise and materialise a man's nature. It is the almost universal testimony of ministers of religion, that gamblers seldom attend places of worship; even persons who have been regular attendants soon drop off when they begin to be drawn into the fatal whirlpool. One clergyman at the Hull Church Congress told an amusing story of a man who had been a regular attendant at church. His vicar, missing him for a few Sundays, and thinking that he might be ill, went to call on him, but found him away from home. His wife at first seemed a little disconcerted, but at last she told the clergyman that her husband had taken to gambling, and added, "He told me to tell you, if ever you called, that though he could not be present with you in church, yet he

would be sure to be with you in spirit!" When gambling takes a man away from a place of worship, it is to be feared that the presence in spirit will not be of very long duration.

Mr. Henry Thorne, who is so well known as a worker among young men, says with truth :—

"There is in the gambling spirit a certain feverish reliance upon *chance*, which is a bad passion, because it puts fate in the place of conduct, and an imaginary and non-existent personality in the place of the living God. It is, of course, possible for a gambler to believe in God, and even to pray to God that he may have success in his gambling, but such prayers must be an abomination to the Lord, for it is assumed by those who offer them that God can bless the pursuits of iniquity. If it be true that 'he prayeth best who loveth best,' then the gambler as a gambler cannot pray at all, for in the gambling spirit there can be nothing that bears the semblance of love. If the gambler regards his success or failure as the result of Divine intervention, there is not generally much holy resignation when he finds himself on the losing side. He plays to win, and against the anticipation or the experience of failure his nature utterly rebels, sometimes with the outward semblance of indifference, and sometimes in demonstrative language and violent acts."

Prebendary Harry Jones says :—

"Gambling disintegrates the grit of true humanity. It weakens belief in honest work. It tends to destroy

that genuine individual self-reliance which is the social hope of a people. It diverts energy from productive operation, and, above all, puts us out of touch with a living God, who, in His economy, leaves nothing to 'chance.'"

The Rev. T. W. Horsley, who was for many years the chaplain of a prison, and had peculiar opportunities for forming an opinion as to the effects of different kinds of crime on masses of the population, declares—

"No class of criminals that came under my notice, while chaplain of Clerkenwell House of Detention, were so utterly selfish, so callously brutal, and so incapable of believing in the existence of truth and honesty in others, as those that had been on the turf."

If it be true, as Mr. Horsley states, that gambling has the effect of making those it fascinates incapable of believing in the existence of truth and honesty in others, we need no further proof of its degenerating influence on the nation. The chief characteristic of a savage state of existence, in which every man's hand is against his neighbour, is suspicion. It is almost impossible to trade because there is no element of confidence. By dint of right principle and honest trading, confidence is gradually built up; and, in modern civilised society, cheques for thousands of pounds pass unquestioned from hand to hand, because men trust each other. But if gambling tends to undo all this, and to act as a

disintegrating force in society, the nation that yields to its influence must degenerate, and approach more nearly its old savage condition. Fortunately, though gambling is in this country a crying evil, there are counteracting influences at work, which make for righteousness. The actual tendency of the evil is not so obvious now on account of these counteracting influences; but that anything like a return to the suspicious nature of the savage, in place of the confidence that now exists in trade, is bad for a country, must be apparent to every one who carefully thinks out the subject.

As an illustration of the demoralising and brutalising effect of gambling on the individual, it may be well to repeat an oft-told story recorded by Horace Walpole in 1750, with regard to White's Club, an institution which has acquired an unfortunate notoriety, and which has quite recently published a whole volume dedicated to the subject of betting. The story is as follows. A man dropped down at the door, and was carried into the club. Here was a splendid opportunity for betting, for those who had nothing more exciting than to stake their money on which drop of rain should trickle down the window quickest. Bets were immediately recorded as to whether or not the poor fellow was dead, and when the doctors were going to bleed him, the wagers for death, in their inhuman callousness, interposed, contending that it would affect the fairness of the bet. What was the value of a human

life to these monsters of selfishness, compared with the money they had staked! Who can tell the utter depravity of the heart? But it is only a cursed passion like gambling that will stir to the bottom the mud and filth of human nature. The *Spectator* has well said:—

“It is because gambling, when it takes firm hold, demoralises a man, because it brutalises and materialises his nature, because it either absorbs his spirit with the lust of greed, or enervates him by excitement without enthusiasm, that gambling is wrong. We cannot, perhaps, say why gambling should weaken and destroy the moral tissues, any more than why the *bacillus tuberculosis* should destroy the membranes of the body; but in both cases experience shows us that the fact is so. No one who has ever watched a gambler could deny that the man's nature was injuriously affected.”

Gambling destroys natural affection, and when once the evil spirit enters into a man and gets firm hold of him, it is not long before the inmates of his own household, and his relatives, become sufferers. The Dean of Rochester told a story at one of the Church Congresses about a visitor to a workhouse recognising a poor old woman among the inmates, as one who ought to have been living in a home of her own, as she had a son earning about £250 per annum. He informed the master of the workhouse of her circumstances, who thinking possibly that some mistake had occurred, went to see the

son on the subject. "If you had lost £40 on that cursed handicap last week," said he, "you would not be so fierce about paying for other folks." And so the poor old mother, who had given him birth, who had fed him, clothed him, and doubtless spent many a night watching over him in sickness, was left to live and die in the workhouse. Wives and children are treated no better, and the following is but a specimen of many a family story that might be told did space permit:—

"Upon my knees, and blind with tears, have I implored my husband to give up this mad fascination for God's sake, and for his children's sake, but he was deaf to all my appeals. At last we were compelled to separate. Had it not been for the mercy of God and the love of friends, the little ones and I must have starved, for everything we possessed was sacrificed to the ruling passion."

This is not merely a charge made against gamblers by other people. In their better moments many of those who have been led astray have given vent to their feelings in language quite as strong as that of poor Beverley, the gamester, who exclaimed—"Oh, this infernal vice! How has it sunk me! A vice whose highest joy was poor to my domestic happiness. Yet how have I pursued it, turned all my comforts to bitterest pangs, and all my smiles to tears. Damned, damned infatuation."

Mr. Justice Manisty, in giving judgment in the case of *Cohen v. Kittell*, remarked, with regard to

gambling, that he did not hesitate to say, from his experience as a judge, that there was no greater evil in society, and none which caused more misery and ruin to families.

The Rev. George Everard of Dover relates a very sad case, in which gambling broke up the happiness of the home, destroyed the prospects of two young men, sent into his grave a broken-hearted father, and made wretched the poor sorrowing mother and widow. He says—

“A man in a middle rank in life had worked hard and prospered. By careful diligence in business he had been enabled to educate his two sons, and then to settle them in good positions. For the elder he purchased a junior partnership in a wholesale firm, and he became surety for the younger son in the important position in which he placed him.

“Both of these young men fell through the fascination of gambling in the billiard-room and at the race course. The elder son, to make up for his losses, robbed his partner. To cover the crime and pay the amount, the aged father and mother sold their house and went into lodgings, with an income reduced to about seventy pounds a-year, both of them just verging on seventy years of age.

“Scarcely a year had passed before a second blow came, even heavier than the first. The younger son was charged with forging two cheques, together amounting to nearly £100. The tears of the aged man and woman fell fast when they heard the news.

Lodged in one of the cells of a prison the mother found her favourite son. The sight of his mother on such a morning—it was Christmas time—her worn-out look, her snow-soaked clothes, and her strong unchanged love toward him, caused him utterly to break down. ‘My mother’s sufferings,’ he said, ‘is the most acute punishment I can feel. Would that I had died before I had meddled with sin. Oh, that I could recall the past! Drink and billiards have led me to this.’

“The young man was tried and found guilty. Sorrow brought the father to his grave, while the mother lived on for a time, constantly praying for the sons she still so dearly loved.”

Gambling is also the cankerworm that eats at the root of, and thus destroys all good fellowship, or, as the French call it, *bon camaraderie*. Plenty of men who are now gamblers were originally good fellows, making society pleasant to all around them, a welcome addition to a table, or a party of friends. No sooner, however, do men become gamblers, than ordinary parties are voted dull, unless a game of cards or roulette is introduced, and even then unless the stakes are high. Failing that, they get controversial, and want to make a bet, at almost every statement made, till their very society begins to pall on their friends. They seem no longer able to enjoy social intercourse and the friendly interchange of thought, which goes so far in making life pleasant and agreeable. To them such life is insipid and

dull; they find it lacks the stimulating excitement of having "something on." Every event is to them a medium for a financial speculation of some sort. If it is a railway journey they want to lay a wager on the number of minutes the train will be late; if a voyage by sea, on the time the ship will pass a certain lighthouse, or reach harbour. No matter what their surroundings, some feature will soon be discovered on which to base the excitement of a money stake. They do not care for the society of the so-called friends with whom they associate, and indeed would not be found in their company often, but that they look upon them, and upon the chance acquaintances they may pick up through their means, as providing opportunities for winning money by a gamble of some sort, whether it be at cards, roulette, or betting. The beauties of life, the charm of friendship, the pleasures of conversation, the delight of discussion, are all lost to such people, and they have nothing in their place but the miserable substitute of a low degraded passion, which can never soar above filthy lucre and personal gain. On the wretchedness of such a condition of mind, well might the Rev. John Page Hopps in *The Echo* write:—

"When the gambler's spirit takes possession of a man, the real spirit of good fellowship is bound to go. He becomes cunning, cynical, callous, selfish. The whole tone of the man is bound to get lowered. He plays for self; he discards pity; his speciality

is that he must be utterly oblivious of the interests of other people. Is there any one single feature in the gambler's life, any one single feature in the gambler's method, that can by any construction be considered anything but low, even though he is gentlemanly in his manner, and not at all a cheat? He is essentially mean; and they who see him as he really is can only regard him with contempt."

The Rev. Prebendary R. Eyton says:—

"Take the growing practice of gambling, the hardening consequences of which are so patent to all except to the gambler himself. The gambler becomes hard and selfish; he isolates himself from all healthy associations; he seems to lose interest in anything except the gaming table, all sense of his duties to others ceases; in his case the passion for making money without working for it excludes love—his very existence becomes a death in life. It is a frightful thing to see the passion for gambling getting its grip on a young man. No doubt 'a fool and his money are soon parted,' and one always feels that the money could not be in worse hands than his. It is not the loss of his money which is the worst part about it, it is the deterioration, the depravation of character which ensues."

As far as the country at large is concerned, perhaps dishonesty is one of the greatest sins that is begotten of gambling. At all events, it is one that will appeal most strongly to many people. How often it is the case that a young fellow who has lost

more than he could afford thinks that he needs only a certain sum to enable him to make good his losses. The money is at hand, but it is not his. It belongs to his employer. Will he *steal* it? Not he; the very suggestion is to him horrible. But here the conscience, with its moral senses blunted by gambling, comes in, and he thinks, "I might just make use of that money. I am certain to win, and then I can repay, and nothing will be ever heard about it." So the money is not stolen—his conscience could not permit of that—but it is borrowed without the permission of the owner. Magistrates and juries have a curious way of confusing these two things—at least so it appears to the unfortunate individual, when he finds himself in the criminal's dock charged with stealing money that has been entrusted to his charge, or was kept in a place to which he had access.

The late Dean Swift has given an illustration which may well be applied to gamblers:—

"A man, seeing a wasp creeping into a bottle filled with honey that was hanging on a fruit tree, said thus: 'Why, you sottish animal, you are mad to go into that vial, where you may see many of your kind there dying in it before you?' 'The reproach is just,' answered the wasp, 'but not from you men, who are so far from taking example by other people's follies that you will not take warning by your own. If, after falling several times into this vial, and escaping by chance, I

should fall in again, I should then but resemble you.' ”

If there is one thing more certain than another, it is that there is no hope in urging the gambler to give up the vice for prudential reasons. One of the characteristics, indeed the most prominent one, of the real gambler, is his conviction that he is going to win next time. He is always “cock sure” that he will retrieve his fortune by the next step he takes. Those who have read Dickens’ “Old Curiosity Shop” will remember how graphically he describes the grandfather, who dearly loved his little grandchild, always sure that he was going to win, and thinking it no act of dishonesty to take the little girl’s money, as he was so certain that he would be able to repay her. To him it was only the borrowing of the money from a person, who did not know how to make a proper use of it ; and that is the secret of much of the dishonesty associated with gambling.

A very sad case has quite recently occurred, in which the unfortunate victim, a smart young colour sergeant, was well known to me. He had acquired the habit of gambling, and had lost about £20. Instead of borrowing to pay his debts, and then giving up his vicious course, he took a sum of public money, which was entrusted to his care, to help him, as he thought, recover his losses. It was the old story ; instead of recovering his position, he only succeeded in throwing good money after

bad, and then, in despair at the certainty of being detected, blew his brains out. That man had a conscience, and was very well inclined. He told a friend of his that the old habit was the one thing that was keeping him back from religion. I have never known a case of a man apparently coming so very close to the Kingdom of God, and yet ending his life so disastrously. I have lately heard of an old sergeant major, canteen steward in a regiment, who was considered most trustworthy. He was drawing a good pension in addition to high pay, and his officers had the greatest confidence in him. Large sums of money were entrusted to him that they would not have thought of leaving with an ordinary man. The result was that three officers had to make good a deficit of more than £1000 in order to avoid a public scandal. It was found that this catastrophe was entirely owing to horse racing. The late Postmaster-General, Mr. Fawcett, stated that of all the young men who went to the bad in his department of the public service, a great majority did so through betting.

Mr. Vaughan, a metropolitan magistrate, in sentencing a clerk who had stolen £250, and lost it in betting, said—"I wish that the clerks in mercantile houses could come to this court and see what I see, and hear what I hear. This is only one of a multitude of cases. This betting is most lamentable. I regard it as the curse of the country, because I see how young men are lured

on until they fall into a state of misery and wretchedness."

Mr. Bridge, another London magistrate, said—"It was a matter of experience with all magistrates that clerks and travellers generally attributed their dishonest acts to gambling and betting. The mischief done by gaming houses was terrific. They first caused loss of money, and that led the gamblers to be dishonest, and the end was often absolute misery."

The same magistrate on another occasion, in dealing with the Newmarket Club, said—"The mischief done by keepers of gaming houses is something terrific. My experience tells me that there is nothing to which men convicted of dishonesty attribute their dishonesty so much as gambling and racing."

The *Melbourne Daily Telegraph* not long since published a report of an interview with "Joe Thompson," the prince of betting men, in which the following passage occurs:—

"Look at the sweeps, how many men went stark staring mad over them; why, in Adelaide, where they had it in full swing, there was till-robbing going on right and left, and it got more people into trouble and gaol than it is possible to estimate. Such a little amount is necessary that everybody has a try at it, and they go on and on with it to an awful extent. In South Australia it increased in such a way that it went up from £500 a day to over £40,000 on a single meeting, and mind

you, this represented only the earnings of poor people."

I myself know a case of an old butler who was entrusted to pay household bills for a country gentleman, a magistrate, who kept a large establishment. The bills, duly receipted, were given to the master and locked away. A conversation, however, quite accidentally took place between the gentleman and his butcher, and he discovered that all the receipts were forgeries, and he owed the butcher alone £1000. This man had only borrowed the money for betting, and fully intended to repay the amount. It is said that betting is exceedingly prevalent among domestic servants, and a great source of evil.

The following is from a conversation which took place between a representative of the *Pall Mall Gazette* and a man-servant who had got into trouble :—

"Have you a large acquaintance among butlers?"

"Pretty fair."

"Do you think you know fifty butlers?"

"Oh, yes."

"A hundred?"

"More than that—not to say 'know,' but to speak to."

"And do you mean to tell me that out of those hundred butlers of your acquaintance, you don't know one who never bets?"

"Not one."

The individual interrogated may have had an unusually large acquaintance of gambling butlers, and

so he gives a somewhat exaggerated view of the matter, but the fact can hardly be called in question that there has in recent years been a great increase of betting among domestic servants, and that it is not confined to men servants. The Rev. J. W. Horsley tells of a female servant who had to give up a situation in the West End of London because she could not afford the high betting that went on, and she did not like to stand alone, and refuse to bet.

Gamblers not only prey upon other people and endeavour to cheat them, but sooner or later a lower stage of degeneracy sets in and "dog eats dog," which is only another way of saying that they try to outwit each other. Among the upper classes of society in England, it is only fair to state, very little cheating goes on. Indeed it is one of the peculiar characteristics of society that cheating at cards is one of the unpardonable social sins. A man may have an unfortunate notoriety for seducing the wives or the sisters of his friends, yet such is the low moral standard of society that he will still be tolerated; but if he be convicted of cheating at cards he will find his own club, as well as the houses of his friends, closed against him. This little rag of social self-righteousness is an artificial production, however, and it is found only in the higher strata of society. The tendency of gambling is to call forth a spirit of dishonesty among players, and it has been so in all ages. Among other vices of the ancient world of which traces have been discovered

in Pompeii is that of gambling, and loaded dice were used in those days as they are now.

So far this chapter has only been occupied in pointing out the evil of gambling among men. It is, however, not confined to them, for it is spreading at a most appalling rate among young boys and women. The Chief Constable of one of the medium-sized towns in the province of York, in his evidence before the committee of the Convocation of that province, which produced such an able and exhaustive report on the whole subject of betting and gambling, said that a serious proportion of the habitual criminals in his town began their downward career when boys or youths as gamblers. He gave a list of seventy-two of these with their convictions, from which it appears that one has been convicted 28 times, several of them upwards of 20 times, and the total number of their convictions is 578, or an average of rather more than 8 convictions each.

The Rev. C. Goldney, Chaplain at Stafford Gaol, says :—

“ We are able to fill one of those spacious corridors in Stafford prison with young men of the clerk and accountant class, their ages mostly varying from sixteen to twenty-three, and they receiving salaries of from £40 to £70 per annum. It is betting and gambling of which they are the victims, rather than of drink and immorality, though these latter may be described as accessories both before and after the fact.”

Some lads to whom he was speaking in the gaol attributed their misfortunes to the professional gamblers or book-makers, regarding whom they said—

“They let us win a time or two, and so we go on; but we always lose in the long run, and thus we take the master’s money to try to get straight. We *mean* to put it back, but we never get the chance.”

Dr. Thain Davidson, who works a great deal among young men, tells of a lad who one day made £120 by a bet. He became perfectly wild with excitement. He filled his breast pockets with crisp Bank of England notes, he stuffed his waistcoat and trousers pockets with gold, and he revelled in the thought of the money that encircled him. That was the beginning of his downfall. He lost his situation, his character, his health, and he died—a grief to all his friends.

On the subject of the appalling increase of gambling among women, I cannot do better than reprint that part of the report of the Northern Convocation which deals with this particular subject, as the evidence of Chief Constables, Special Commissioners of the press, newspaper correspondents, and vicars of various parishes, must have considerable influence in opening the eyes of many who are perfectly in the dark on the subject. The committee that collected this valuable evidence say in their report—

"If betting and gambling frequently lead men and boys into crime, they are said to be followed by not less painful consequences among women. A considerable proportion of the correspondents who have written about the prevalence of these practices among women, connect them with intemperance and the neglect of home responsibilities. A Chief Constable says that 'when women become addicted to betting and gambling, they will even pawn their husband's clothes in order to gratify the passion.' The writer in the *North Eastern Daily Gazette*, speaking of the women at the Middlesborough betting ground says, that 'the money, in the few cases in which they win, is spent in drink at the nearest public-house. Sweeter to them is the hum of the betting ring, and the clink of glasses in the dram-shop, than the cooing of innocent babies.' A Leeds vicar writes—'It is even stated by those who have the best opportunities of knowing, that girls have been led to prostitution in order to satisfy gambling debts incurred at the "midden." No one can describe the misery that is in this way frequently brought upon simple-minded girls, who when once drawn into the stream find it almost impossible to escape.'"

A vicar had two temperance missionaries engaged during the race-week in his parish, and he says that their report shows that there was an alarming amount of betting among middle-aged women. The vicar of another town in which races are held writes—

“Women have taken up this means of livelihood, and regularly stand now among the betting fraternity with note-books in their hands, receiving money to place on racing events. Their clients, it is said, with the unerring instinct of their sex, lay their money on the jockeys, with whom success or failure often rests more than with the horses themselves.” A vicar of Leeds, describing the scene at the “midden,” or public betting resort, says—“Young girls fresh from the workroom, and flushed with excitement, are to be seen carrying on hurried conversation with those who are only too ready to act as decoys to lead on the unwary. Motherly looking persons mingle with the crowd, waiting for an opportunity to back their favourite horse. It is no uncommon thing for a shrewd clever woman to act for a number of others who have clubbed together to bet on some race.” The Special Commissioner of the *North Eastern Daily Gazette*, speaking of “the bank” at Middlesborough, says—“I came next to where a man and two boys were busy taking bets from a number of women, giving each in return a pink ticket. These, I was informed, were father and sons, whose clients consisted chiefly of women. ‘What price?’ said one woman. ‘Six to one,’ replied the beardless youth, and the shilling, whose destination ought to have been the grocer’s shop, was placed on the horse. . . . Close by stood three or four women clubbing together their threepenny bits to make up a shilling, which should be the

means of bringing them a shilling or eighteenpence each. There they were, slatternly and unkempt, telling of household duties undone and family duties undischarged. About one o'clock the numbers of women became considerably increased. The answer to my query on this point was, 'They wait until their husbands have gone back to work before they venture to put in an appearance.'" A Lancashire clergyman in another paper says—"The tales which teetotalers tell of furniture pawned, homes desolated, children starved, because the mother is a drunkard, can be paralleled by stories of equal horror, if 'gambling' be substituted for 'drink.' Tickets for various gambling transactions are bought week by week; the agent comes to the house as regularly as the tallyman; money given by the husband for housekeeping goes in betting, and the result can be guessed."

Did space permit, it would not be difficult to multiply examples, to almost an unlimited extent, to illustrate the evils of gambling and betting, and to show how much this moral disease is on the increase. There are some, I know, who go into hysterics over all moral questions; there are others who have their own pet hobbies to ride, but do not seem able to grasp the relative importance of great social and moral questions. I have carefully avoided the utterances of such people, and have given only the evidence of those who are in a position to speak with authority. I have selected the testi-

mony of judges, magistrates, police constables, newspaper correspondents, chaplains of gaols, clergy of the National Church, ministers of the Voluntary Churches, gamblers themselves, and the unfortunate victims, so that it must be admitted the testimony adduced has a special value, from the very divergent sources whence it is gathered.

Their evidence speaks for itself, and as with united voice it tells of terrible evils existing in our midst, and declares that these are frightfully on the increase, it only remains for each one of us to settle for himself what his attitude shall be. Let us see to it that we go to the task of endeavouring to lessen a great moral disease with clean hands, so that we may not spread the disease instead of reducing it. A grave national evil surrounds us, for gambling produces godlessness and irreligion, induces dishonesty, deadens the moral sense, unfits man for the sterner duties of life, creates feverish excitement in the place of steady work and industry, lowers self-respect, degrades manhood, develops low cunning and selfishness, destroys domestic happiness and home life, unsettles the labour market and the working classes, and encourages crime and general recklessness. A moral disease, with such disastrous consequences, is surely one that every right-minded Englishman should strive to stamp out, or it will soon destroy all the noblest, purest, and brightest characteristics of our nation.

CHAPTER III.

GAMES AND GAMBLING.

ENGLISHMEN may justly be proud to see the youth and manhood of our country devoting themselves so energetically to healthy games and out-of-door occupations, such as cricket, football, racquets, tennis, fives, golf, hockey, lawn-tennis, cycling, riding, boating, canoeing, swimming, &c. Of course, these forms of recreation, like other things, are open to abuse, and sometimes the more serious duties of life are neglected for them. But abuse is by no means a necessary consequence, and it would not be difficult to point to plenty of men, eminent in various paths of life, who when young excelled at games. There is something essentially English and manly in this love of games and sports of different kinds; foreigners are as much impressed by it as by anything they see in England.

Games have a distinctly good moral effect on boys and young men, in training them and fitting them for the duties of life. They inculcate lessons of perseverance, a most essential quality for success later on in life. How often a game of football or cricket begins badly for the side that ultimately

wins. The natural tendency of human nature is to despair when everything is against us, but games teach that perseverance may bring victory even to those who have begun badly, and thus the very humiliation, which is often begotten of failure, is one of the elements that later on entail success. On the other hand, success, in the initial stage of a game, often makes the players so elated and self-confident that they get careless, and so court ultimate defeat. How many young men starting life in business or a profession are tempted to despair, because at the outset everything seems against them, and how often they get encouragement by recollecting what has happened to them again and again in the cricket field or on the football ground; so they persevere in spite of immediate failure, and ultimately attain success, when perhaps some who at the outset appeared to eclipse them completely have, forgetting the lessons of the play-ground, become self-confident, and neglected opportunities that might have helped them on.

Nor is perseverance the only moral lesson to be learnt at games; almost as important is that of self-sacrifice for the good of others. When a boy first goes to school, and has not yet learnt this lesson, he perhaps feels tired or disappointed in the middle of a game, and wants to stop without thinking of the others, with whom he is playing. Here a little school-boy discipline acts as a healthy corrective to such selfishness, and he is taught, in a somewhat

rough-and-ready way perhaps, that he cannot ignore others, but, tired or not, must persist to the end. What better training for the duties of life that lie before him could a boy have? He learns that if he undertakes a thing, no matter what, in which the interests of others are involved, he must see it through. That very knowledge later in life will prevent him from taking up many things in which he might otherwise have dabbled to no good purpose, and when he does undertake anything, he will put his heart into it, and go at it persistently and energetically, knowing that he cannot honourably retreat.

Games also teach responsibility in positions of power. Every game of cricket or of football is played under two opposing captains, so that throughout the country there are thousands of young fellows not only learning to command, but unconsciously cultivating a sense of responsibility, two most important elements for success in life; for it is by no means every one of ability, or of genius, who has the capacity to command, or the sense of responsibility that leads others to commit important transactions into their hands. Manly games, therefore, are of distinct advantage in the training of our young men.

There is, however, one repulsive spot on which the eye rests in the otherwise pleasing picture to be seen in our national love of games, and that is the association between them and gambling and

betting. It is not the games that are in fault, but the parasites of our national pleasures, who cling to them as the most likely means for extracting money from the pockets of others. When swarms of locusts visit a country, they destroy every vestige of verdure, leaving not a single thing on which the eye can rest with pleasure. So it is with our games when once the gambling harpies seize upon them. Every innocent game is being tainted in this way, and unless decisive action is taken to bring about a better state of things, all true manliness and purity of spirit will be corrupted, and the games of which we have been so justly proud will be relegated to blacklegs and villains.

In this matter we appeal, not to the legislator nor to the preacher of righteousness, but to young men, who love games and sport for their own sake. Surely something can be done to rescue our national recreations from the cursed gambling mania. If it were only a matter of a few shillings passing from pocket to pocket upon the result of a match, it would not be worth while to make much protest. The evil has spread far beyond that, and, in the north of England especially, which produces such a fine, manly, independent race of men, we find that the true sporting instinct and love of play is being prostituted in most alarming degree to the vile purposes of the gambler.

Young men are unconsciously led away in this matter, and become the dupes of a body of profes-

sional gamblers, who seek to make them associate sport with betting and gambling. Any one who has carefully studied the subject, must see that true sport and manliness are being seriously damaged by this spirit of gambling. It is noteworthy that in the days of the Romans, whether we take the time of the Republic or the Empire, the principal reason why the authorities endeavoured to stop games, in which pecuniary gain was at stake, was that they were found to have a distinct tendency to make young men effeminate and unmanly. The moral degeneracy of the populace does not seem to have troubled the heathen rulers so much as the consideration that if gambling practices were allowed, the young men would be unfitted to defend their country, and to take their share of the harder and sterner duties of life. Horace complains that youths of condition, that is, the better educated classes who had money, "instead of riding and hunting, had betaken themselves to illegal games of chance." Riding and hunting cultivate nerve power; gambling only brings about an unhealthy excited state of the nerves, which injures a man physically as well as morally.

In our own country, too, the ground on which gambling was first prohibited was not its demoralising effect, but its effeminate influence on young men. It is curious to see that the Act 33 Henry VIII., c. 9, which passed Parliament in 1541, had a double object, which was declared to be the "main-

taining artillery and debarring unlawful games." Artillery, in the sense in which we now understand it, was of course not known before gunpowder was invented. The term in those days had reference to archery, an accomplishment in which Henry VIII. was skilled. Archery still lingers in our midst as a game in which a few young ladies indulge, and perhaps young men may not consider it a very manly pastime. In those days its practice corresponded to our Volunteer movement, so closely associated with rifle shooting, which is of course not only a pleasant pastime, but a valuable means of national defence. The king had his faults, but he also had his virtues, and among them was patriotism; he was anxious to see his country able to defend itself. His martial spirit was doubtless sorely vexed at seeing the young sparks of his time wasting their energy and substance at games of chance, instead of cultivating those manly occupations which would fit them for the art of war. In the preamble of one Act passed in his reign, it is lamented that military skill "is sore decayed, and daily is likely to be more diminished." The cause of this degeneracy is stated to have been the practice among the people of "Many and sundry new and crafty games," which not only diverted popular attention from the more manly and patriotic art of shooting with the bow, but gave rise to murders, robberies, and other crimes incidental to gambling.

Unless something is done to rescue our games

from the dire influence of gambling, the degeneracy that was so much deplored in Henry's time will set in among us. How often at great football contests, when huge crowds are drawn together, instead of a lot of fine manly young fellows engaging vigorously in the game, we find them looking on, while teams of professional players are engaged in playing for high stakes. A large proportion of the spectators have money on, and the interest they exhibit is not love of the game, but an eager desire to see that side win which they happen to have backed. As for true sport, some of them exhibit extremely little knowledge or real love for the game itself. An intensely greedy appetite for gain is gradually supplanting the spirit of healthy emulation, which used to be so marked a characteristic when games were played for their own sake. What would our sport-loving ancestors think of football clubs formed as limited companies, and conducted strictly on a commercial basis, the members often thinking far more about the value of the shares, than about the encouragement of manly sport?

I may not be able to carry all readers with me, but I cannot help thinking that it would be well to revert to the conditions that existed before professionals were introduced into games. It seems to me that we are suffering from the tyranny of professionalism, and that it would be far better in the interests of sport to go back, as it were, to the time when games were carried on for the love of sport,

without salaries or financial interest of any kind. It may be desirable for a club to have one paid professional to train its members, but that is very different from expending its money in paying high salaries to a number of professionals who play in its name, to the exclusion of legitimate members of the club. Among professionals there are some very nice fellows who take a high view of their calling in life. But the majority of paid players are guided by mercenary considerations; they have quite lost sight of the true idea of sport, and reduce everything to a commercial transaction. They still keep up the old phraseology about sport, and some few retain an intense love for it; but with the majority it is not the game, but their own pockets, that are uppermost in their mind. Of course professionals, who are always in training, are more skilful at the games, to which they wholly devote themselves, than gentlemen who have other claims upon their time can possibly become. It would, however, be far better in the interests of sport to have inferior play from amateurs, who take up games from the love of the thing, than a superior kind of play from men who of necessity have to look at it from a commercial standpoint.

The late Bishop Wordsworth (of St. Andrew's) in his *Reminiscences* (vol. i. p. 10), relates the origin of professional playing, so far at all events as cricket is concerned, and no doubt the idea was borrowed by those who go in for "footer." Words-

worth, who was a great cricketer in his day, and a celebrated amateur bowler, writing at the age of eighty-four said, that when the first of the Eton and Harrow matches took place, Harrow scored a victory, as the Etonians could not stand his own left-handed bowling. In the following year Eton decided to obtain the services of a left-handed man to bowl to them, so as to accustom them to this peculiar style. Not having a master or a boy who could bowl with the left hand, they had to pay a man to coach them. "This, I believe, was the first instance," says the Bishop, "of the introduction of *coaching* professionals (not, in my opinion, a desirable institution) at our public schools."

Unhappily, the practice of employing professionals has spread far beyond its original object, and if it is not stopped or modified, that which was introduced in order to improve amateur play, will very soon end in seriously injuring it. It will soon be a question, not which county can turn out the best men, but which can pay the highest salary to professionals to live within its limits, for a certain time, so as to obtain a fictitious qualification as a so-called resident. There has recently been great discussion on the subject, as Scotland has hitherto refused to recognise football professionals. Consequently England, which can better afford to pay high salaries, has been attracting good men over the border, and getting them to play as representatives of England, thus reducing the whole

thing to a farce. The *Standard* said in a leading article:—"In a match played this season, 1892, between two of our League Clubs, only four out of the twenty-two men engaged were Englishmen. Further than this it would be impossible to go, unless complete teams should be hired to cross the border and provide us with sport, if sport is the proper name to apply to such transactions." One cannot but hope that young men who really love sport for its own sake, will see that such a mercenary transaction as this must be detrimental to the game itself.

But even among those who do actually play games themselves, and do not leave their sport to be done by professional deputies, there has in recent years crept in far too much of that spirit of wanting to have "something on the game," by way of increasing the excitement and interest. Let us not conceal from ourselves what this means. Is it really true that we English men, and lads who soon will be men, are losing the old love of sport that used to characterise our fathers, and that we need to spur our jaded energies to take an interest in games by adding a financial stake, as if the games themselves were not of sufficient interest to us? Let the degenerate descendants of the old sport-loving Englishmen say what they like, I refuse to believe that our sporting instincts are so deadened, that we need artificial stimulants to make us thoroughly enjoy a good game. Nor do I believe that this

modern mania can obtain a permanent hold on our country. It is a temporary disease due to a certain cause—a cause I shall hope to expose later on—and I for one feel hopeful for the future. A temporary insanity affects us, but the healthy constitution of sport-loving Englishmen will, I trust, throw off the disease, although at present it is playing havoc with most of those games and sports which we have inherited from the past, and which are inseparably associated with some of the happiest hours of our boyhood, as well as with those of more advanced age.

In all games there must of necessity be an element of chance. The side that has the best players does not always win. A player may be unfortunate, or he may be “out of form.” Skill, though it holds in most games a very important part, does not invariably decide everything. It is the happy intermixture of chance with skill that adds such a keen relish to games. If mere skill could invariably win the day, half the pleasure of a game would be gone; and if, on the other hand, a game were a mere matter of chance, and offered no opening for skill, it would give little or no pleasure. The “duffer” would be as good as any one else at it. A game, therefore, to be popular must to a certain extent combine the two elements. Of course, as the player’s skill increases, the opportunities of chance are reduced, but it can never be entirely eliminated. The existence of this element of chance

is the real reason why professional bookmakers have made such a dead set on our national games. Dr. Lambert has put it well when he says, "As gambling for a living is found to be a parasite on labour, so gambling in sports is a parasite upon our recreation. The one is a perversion of the Christian ideal of manhood in its serious work, the other is just as fatal a perversion of its pleasures."

Games have an intrinsic value of their own to those who are fond of sport, quite independent of money, cups, or any other form of reward. Bishop Westcott says with truth, "The refreshing power of a game lay in the game itself, in the strained surprises, in the alternations of hope and fear, in the opportunities for skill, in the excitement of suspense, and all those other elements of the game with which players are familiar." Lord Harris, who is such a well-known figure in the cricket field, in speaking at the centenary dinner of the Marylebone Cricket Club, showed true sporting instinct when he urged that cricket should be kept from all taint, and should be played simply as an English game, without cups or prizes or trophies of any kind. It is only fair to say that although one has heard of cricket matches being bought and sold, yet of all the leading national games it has perhaps been kept most free from the taint of gambling. There are many who believe that this is principally due to the fact that no one man out of an eleven has sufficient opportunity to turn aside the legitimate

issues of a match. Be this as it may,—and it is doubtful if the argument will hold good—it is satisfactory to know that cricket, though one of our oldest national games, is wonderfully free from corrupt influences.

To such an extent has gambling and betting injured sport, that the committee of the Yorkshire Football Club, in 1889, called upon its constituent societies to see if they could not do something to stop gambling and betting at matches, and to keep professional bookmakers off the ground. The Amateur Athletic Club in London has also appealed to all its affiliated clubs throughout the country to the same effect. Whether effective or not, the fact that these appeals have been made, shows clearly the opinion of those who are best qualified to form one, as to the injurious effects of the gambling mania on sport.

It is sometimes asserted that there is no difference between entering a raffle at five shillings per ticket for a prize worth £5, and entering for a competition in lawn tennis, golf, or athletic sports, in which the prize is made up by the entries. Twenty entries in a competition, at five shillings each, would give a prize of £5 to the winner. The difference is this, that in the one case it is a mere appeal to chance, and consequently a mere gambling transaction. In the competition there is no appeal to chance whatever; the prize is not won by gambling but by skill. There are, however, some games, such for instance

as whist, in which chance operates more largely than in athletics. If a skilful whist player has no trumps, or very poor ones, his chances of winning are small; and he must be a very bad whist player who cannot win when fortune has favoured him with a good supply of trump cards. In a game in which mere chance plays so large a part, it is most undesirable to have financial stakes, and although it would be unfair to say that every one who plays whist for trifling points is a gambler, yet one cannot but feel that the example of Archdeacon Farrar and Dr. Welldon (alluded to in the first chapter), who have decided never to play for any even the smallest sum of money, is the safest and best course to pursue. If a game is worth playing, let us play it for its own sake; if it is not good enough to play without money, let us leave it alone.

There was before the public not long since the well-known case of the Missing Word Competition, in which the Government prosecuted a newspaper for conducting a lottery on an extensive scale. The newspaper proceeded against was only one of many that carried on competitions of this kind; and at the hearing a plausible attempt was made to show that the competition was not one of chance, but one of skill, and that the money won was not the result of mere hazard, but was in the form of a prize for skill. The defence failed, and it was decided that the Missing Word Competition was an illegal transaction, coming within the terms of the Lottery Act.

Notice was given of an appeal, but on reconsideration it was seen that there was no hope of this decision being reversed, and the appeal was not proceeded with, whilst the judgment given upon a chancery suit concerning the disposal of the money involved in the case served to confirm the original decision upon the main question. This decision is therefore the law of the land, and it may be well to say a few words on the subject for the benefit of those who did not follow the case. Each newspaper engaged in these competitions would publish a sentence from which one word was omitted, and at the same time would publish a coupon on which the word considered correct was to be written by the competitor, who had to send in the coupon together with one shilling. The total sum received by the newspaper publisher would be divided between those who guessed the correct word. The advantage to the periodical was that for each guess a copy of the paper would have to be purchased. One newspaper proprietor alone said that while these competitions were going on, he distributed £175,000 among the successful competitors, so that his increased circulation in the aggregate must have been at least 3,500,000. In one case, which was apparently not exceptional, although it obtained a certain notoriety as the money was laid under embargo, the amount of the prizes amounted to about £450 each.

The decision was based on the ground that to

supply the correct word was no evidence of skill, but a mere matter of chance. For instance, one of the sentences given was "My wild hurrah rang through the wood, and I stood listening to the echo that reverberated again and again until all was" The answer turned out to be "peaceful," but it might have been tranquil, quiet, calm, silent, serene, or any similar word. Indeed, very often an unlikely word seems to have been selected, and this had the effect of making the prizes larger, there being fewer successful candidates among whom to divide the entrance fees. Had the competition been one of skill, it is very doubtful if there would have been so many entries. No great amount of brain power is required to take down a dictionary and look up the words that might do, and then to make a guess at the correct one. The gambling nature of the competitions made them so popular. It is the old story of trying to make money quickly, without taking the trouble to work for it. Again and again this evil crops up in different forms, and the peculiarity of this particular one was that it had such a plausible appearance, there being just sufficient show of skill to mislead a good many persons who would not otherwise have become competitors.

It is most satisfactory to all who wish well to their country that the decision was against the competition, for nothing could be more lamentable than to see a lot of people diverted from the ordinary legitimate duties of life to spend their time in use-

less excitement, guessing—it was nothing more than guessing—at a word, in the hope of winning a prize. Anything more demoralising it would be difficult to imagine; and had the decision been the other way, or an appeal been successful, there is no doubt that an enormous additional number of papers would have adopted these competitions, and almost every one who could command a small sum would have been devoting his attention to the purchase of newspapers, and the filling-up of coupons.

There are some games, such as pitch-and-toss, baccarat, &c., in which there is not even a pretence at skill being required; everything depends on mere chance. They are, of course, the lowest form of so-called games, and to have money on them is pure gambling. There can be no sport in such pastimes any more than in dice throwing, which is perhaps the most degenerate form of gambling. There are some who would agree with all that has been said about excessive gambling, but would defend the practice of staking small sums on a game, upon the ground that their losses and gains at the end of a year are pretty nearly equal, and that the little they lose is after all only the price they have to pay for their excitement. If the stakes for which they play are so small, what can the excitement be? If the stakes are large, they are distinctly encouraging a gambling spirit which has its roots in covetousness and selfishness. Even if the stakes are small, they are giving their influence and support to a corrupt

principle which is involved directly money is introduced into a game. Others, who may not be as discriminating as they, will not know when to stop, and so, step by step, will be led on from bad to worse. It is well known that dram drinking in early boyhood frequently leads to habitual drunkenness in later life; in the same way early betting and gambling for small sums begets a taste and a craving for more serious gambling when old age comes on. Some seek to ease their consciences by saying, "I give away in charity all the money I win." Canon Tebbutt of Doncaster disposed of this argument in few words when he said:—"It is an easy charity to be charitable at somebody else's expense." Money that has not been obtained in a legitimate manner still belongs to the original owner. Among the Hindoos in India a certain portion of all money stolen by the Thugs was invariably sacrificed to the goddess Karli. Did that make the remainder a legitimate possession? The question needs no answer. Nor has a gambler any moral right to the money he has obtained from another man's pocket, and his attempting to ease his conscience by disposing of it in charity does not influence the question of morality at all. A gentleman who owned a billiard table, but strongly objected to playing for money, told all his friends that they might play for as high stakes as they liked, but the rule of the house was that all winnings went to a certain hospital. "If," said he, "the money stake is thought so little about, as many

contend, it cannot be a serious loss to the winner to give all his winnings to such an object. He has had the pleasure of excitement in winning, and his opponent has had similar pleasure in attempting to win." The effect of this rule he told me was, that practically no one ever played for money on his table. The truth of the matter is, that the plea which drags charity into the question is not only a poor one, but one that is not entertained by the great bulk of gamblers. The few it does affect are those who still retain traces of a conscience, and who thus attempt to soothe it.

Unquestionably, in this fallen world a little naughtiness is popular, and it adds a slight flavour to a game to feel that there is "something on" the result. It is very hard for a young fellow to say No, to that which is popular and fashionable; so, many go with the swim, and do as others are doing, although they have an inner conviction that it is not quite right. All sorts of excuses, more or less plausible, are advanced in defence of that which is fashionable and popular, as a means of quieting any qualms of conscience that may be felt by these easy-going rather than intentionally vicious persons. To all such we would say, that it is far more manly to be thought peculiar than to go with the majority, and lend our countenance any longer to the gambling habits of our country. Let it be true that in the course of a year we neither lose nor gain much by playing for money with small stakes; still there is

no question that we neglect a splendid opportunity of witnessing against one of the crying evils of this age. And by recognising play for money stakes, we encourage a principle that is doing much harm to young men, and seriously damaging true sport and healthy invigorating games.

There are many to whom we cannot appeal for their own sake, as they are conscious that they are in no danger of becoming habitual gamblers. With such we must take higher ground, and appeal to them on the unselfish principle of exercising their influence over others. If only those who are secretly conscious that they have the latent instincts of the gambler, were to abstain from playing games for money, it is obvious that their secret would soon be betrayed. Yet it is perfectly certain that there are an enormous number who are conscious of their weakness and endeavouring to conquer it. Let those of us who are not tempted in this way seek to screen others by refusing to play for money, rather than make them appear singular in society. If not for our own sakes, at all events for the sake of our weaker brethren, and for the sake of those who may be drawn into this awful whirlpool, let us help to cultivate a higher and healthier public opinion on the subject, and endeavour to establish the principle that a money stake is not necessary to the enjoyment of a game. Let those whose jaded interests in all games need to be stimulated by artificial excitement do as they will, but let us show a true and higher

sporting instinct by refusing to take part in any game in which money is staked. If others like to bet on or against us in competitions, we cannot help that; let us keep our own hands clean in the matter. We shall thus show that we believe games to have an intrinsic merit of their own, apart from financial stakes, and in this way we shall help to keep them from degenerating.

CHAPTER IV.

SPREAD OF GAMBLING AMONG THE WORKING CLASSES.

FEW observant people can fail to perceive that the conditions of gambling in this country have, within recent years, undergone a complete change. Formerly the practice was to a great extent confined to the upper classes, who had money and leisure; and, outside a certain circle of friends and associates, no one cared much whether a betting man lost a few thousands or not. The evil was, at all events, felt not to be a national one, being mainly confined to a small circle, whose members were generally credited with having more money than brains. Whether or not the gambling spirit is spreading among the upper classes may be open to a difference of opinion. Personally I am inclined to think there is no proof that such is the case. A recent public scandal, in which a prince, a peer, and a baronet, together with a lot of smaller fry, were concerned, has, it is true, made many arrive at an opposite conclusion. Among that set, however, there has always been a certain amount of gambling, and the fact of a public exposé

does not prove that it is more wide-spread than it used to be.

The evil which we have to face nowadays is a much more serious one. There can be no question that there has been an enormous increase of gambling among the working classes, and this is a development from which the nation is more likely to suffer in the long run. Gamblers among the upper classes are not the men as a rule to whom the nation looks for much. Speaking generally, they are the descendants of great men, who amassed money, and while, unfortunately for the country, they have not inherited the brains which made their ancestors successful, they have become possessed of the results of those brains in the form of wealth. Many are glad when they hear that such persons have been relieved of their superfluous cash, for then, in order to live, they are compelled to work in some form or other to earn their daily bread, and labour has a wonderful effect in quickening dormant brain power.

With the working classes it is different, for it is to them that the nation must look for its future prosperity. To every Englishman, therefore, who loves his country, and looks forward to handing down to posterity a name even greater than it now holds, it is indeed an alarming thing to find on all hands evidences that the cursed gambling mania is spreading to a really appalling extent. It is said that during the Communistic outbreak in Paris in 1871, the mob put a rope round a statue of Napoleon and

endeavoured to pull it down, but failed after repeated attempts. One person, more thoughtful than the rest, suggested that a simple plan would be to dislodge a few stones at the base. This done, no difficulty was found in bringing the whole column down. The working classes of England form the foundation of the country, and if they are corrupted, it is but a question of time when our great empire must topple over. There are more senses than one in which we can read the solemn warning of the Psalmist, "If the foundations be destroyed, what can the righteous do?"

It is ridiculous for the upper strata of society to look on with cynical indifference as if this were a question that did not concern them. It concerns them even now, and if the evil is not modified to a great extent, a time will come when it will affect them much more seriously. Bosworth Smith in his interesting book, "Carthage and the Carthaginians," tells us that after a great battle the victorious general ordered a large sacrifice of human beings, selected from among the captives taken, as a thank-offering to his bloodthirsty deity. The flames from the sacrifice recoiled on the sacrificers, and the cruel general who was presiding, with a large number of his staff, were themselves destroyed. So will it be with the upper classes of this country, if they with selfish indifference look on while the working classes are in their ignorance being sacrificed on the altar of the Goddess of Chance. A recoil there must be,

in which many will suffer. It is therefore the duty of every Englishman to see what he can do to stay the plague, and to do it without delay.

Gambling is not only opposed to religion, it is anti-social. The gambler produces no wealth, and, further, his influence tends to unsettle others and impair their powers of work. It is therefore the duty, not of religious people only, to wage war with this growing evil, but of every philanthropist, every statesman, every legislator, every magistrate, every patriot. Any one who has taken the trouble to study the history of gambling will know, as I have already mentioned, that there are numerous instances of Pagan governments having legislated on the subject, perceiving that when the gambling spirit prevailed men were unfitted for work. Heathen governments cannot be accused of taking up the question from religious motives, and still less from philanthropic ones, for philanthropy was little known in pre-Christian days. The only motive that could have actuated the legislators of those days was that of national self-interest. They could see how working men were demoralised through gambling, how utterly unfitted for the sterner duties of life, and so they attempted to apply a remedy by legislation, only to find in many instances that public opinion had grown too corrupt to enable the laws to be carried out. In other words, the well-meaning legislator often found that, in this as in other things, the question had been taken up too late.

The man who does an honest day's labour enriches his employer, and is enriched himself by the receipt of his wages. The country gains by the labour of the two, the one giving his brains, the other his physical strength. Wealth does not spontaneously spring up, it can only legitimately be obtained by labour. The gambler produces nothing, he enriches no one but himself, and that only by absorbing the property of those who work to produce wealth. Dr. Lambert puts this very well when he says:—

“Every man who works in ever so small a sphere of the organised system of industry, with hand or with brain, serving or directing, is a gain to the world; the man who lives by getting what others make, is a loss to the world.

“The wealth and possessions of men are made by labour and by industry; money does not grow of itself; wealth is not for men if they are lucky enough to get it, but comes from the labour of men. The gambler looks upon the world as a place where wealth is open to him, without patient labour, by luck or from chance. But his theory is demonstrably false. The mass of men must labour for wealth itself to exist. If all men were to turn gamblers for a living, they would become like wolves searching the wastes of the earth without a living being to prey on, and forced to turn cannibals, or be honest, or die.”

I have already remarked that heathen legislators of olden days saw that the gambling spirit unfitted working men for steady hard work; and the same

holds good in the nineteenth century. It is not likely that men will be satisfied with small profits, when they know that they *might* so quickly get rich. I had a soldier servant once who was a first-rate groom, and took great interest in his work. Unfortunately, a relation of his won £300 by the investment of a trifling sum in a lottery. This completely turned my servant's head, and he made up his mind that he too was going to win what to him would have been a large fortune. Of course every penny of his own went, and I felt that some of mine would soon follow. Apart from that, he became so utterly unsettled in his work, and so different from what he once had been, that it was evident the sooner we parted company the better. *Ex uno omne discit.* What is true of one is true of the mass of working people. Good mechanics, excellent servants, industrious labourers, all around us, are being unsettled in their work. It is very doubtful if the upper classes fully realise the extent of the evil. Too many, also, live in a Fool's Paradise, and do not see below the social grade in which they move. The few who do see the evil, and lift up their voices to warn others, are called alarmists. Now and then an exposure of some sort takes place, and people are astonished to think that a trusted clerk, for instance, has appropriated large sums of money. Considering how wide-spread is the evil, the wonder rather is that so few exposures take place, and one may well fear that by degrees a lower moral tone will set in, and there

will be far more cases of embezzlement to pay gambling debts.

One need only pass through the streets of a large town, especially when the evening papers are being published on the day of a race or football match, to see how all-pervading is the gambling instinct among the working classes. Clerks, artisans, carmen, labourers, railway employès, all manifest the greatest eagerness to know the latest betting quotations or the result of the race. The cry of "Winner!" as the newsboys run along the street, causes as much excitement as a cry of "Fire!" or "Stop thief!" might do. The man who, having used every penny in his pocket for his last bet, cannot buy a paper, seeks eagerly to borrow one. All he wants is a glance at the sporting column, which tells him whether the winner is a winner for him or not. A similar state of things may be seen in the free libraries. Except in those institutions to which reference has elsewhere been made, where a wise rule ordains the obliteration of the betting news, groups of working men and boys crowd round the newspaper stands to see the late editions immediately they are placed on view. Directly the papers are posted, those in the front rank turn to the all-engrossing item of news; the name of the successful horse, or the latest odds given, are passed from mouth to mouth, and the groups forthwith disperse. Whether the great prevalence of betting is due to the cheap press, which disseminates "Sporting Intelligence" so widely, or to the electric telegraph,

which flashes news all over the country at lightning speed, it would perhaps be difficult to say. Certain it is that these developments of modern civilisation, if they do not actually cause, afford great facilities for the practice of betting; and that this has immensely increased, is admitted even by the betting fraternity. "Lor' bless me, sir, I should think there had been an increase," said one, whom I was interrogating on the subject; "why, for one that betted when I was a boy, at least a dozen go in for a bit of sport now." There were some who put the increase at even a higher rate.

If this rapid increase continue, one trembles to think of the future of our country. Not only in times of prosperity does betting go on; even in periods of distress and trade depression, the gambler seems able to find plenty of money for his purposes. It was stated at the Lichfield Diocesan Conference that in a time of great distress upwards of £90 was paid in one day, principally by working men at Leek, to enable them to witness a football match some ten miles away, upon which much betting took place. In the evidence given before the committee appointed by the Northern Convention, it was stated that £20,000 changed hands over one football match in 1889, almost entirely among working men. This must mean homes deserted, wives deprived of the weekly wages, children denied the necessaries of life, and an entire absence of any saving in anticipation of a rainy day. Need we wonder when we

are told by Mr. Chamberlain, that of every five working men two will die as paupers in a work-house?

Honest work is the discipline of life, and everything that tends to unfit men to take their share in the duties of life, is a curse to a country. The sudden loss, or the equally sudden gain, of gambling has a most injurious effect on the working man, producing an amount of excitement incompatible with steady painstaking labour. Those who are always reading exciting novels knows how such literature unfits them for the steady reading that improves the mind. "Mother says you must let her have a book that will make her cry, for the last was no use," was the message carried by a little girl to the man in charge of a bookstall. Excitement unduly indulged, brings about its own penalty, in making everything ordinary appear dull, insipid, and uninteresting. If working men accustom themselves to sudden gains and losses, they cannot be expected to work steadily at their occupation when the profits are small, and the work is hard. Well might the *Times* say of betting, "It eats the life out of honest labour. It produces an impression that life is governed by chance, and not by laws." Canon Kelly of Manchester stated at a public meeting at which I was present that he heard a man returning from some races say, "I would not ask a steady income of so many hundreds a year—next to winning I will take losing." If the gambling mania continues

to increase, that man's sentiment will be re-echoed by thousands; and, instead of perseverance and other manly virtues, inculcated by the discipline of labour, we shall have only excitement lashing its victims to feverish efforts. Excitement can never enable the working classes of England to hold their own in competition with other nations. It is like the crackling of thorns as compared with the more steady fire of the coal furnace. It has no lasting power about it. Well might the Bishop of Durham (Dr. Westcott) say:—

“The experience of those most competent to speak told them that the effects of gambling were far more disastrous even than the effects of drunkenness. Could they suppose that the man who sat up into the early hours of the morning playing at a game for money, bearing strain after strain through the long hours, came back refreshed to his own proper work of life? To ask the question was almost a mockery.”

The gambler is always on the look-out for a stroke of “good luck,” by which he may jump to prosperity without having to work for it. But the victories of life are gained by pains and perseverance, and the man who plods on the most steadily, must in the long run win the race if other things are equal. What is true of individuals is also true of nations. The nation which possesses the largest number of hard-working, painstaking people, and the fewest gamblers, must sooner or later assert its superiority.

Not long since a certain Romney Marsh labourer won £4000 in a Hamburg lottery. Unless the man was quite an exception to the general rule, what an enormous amount of demoralisation that large sum must have induced. Money that comes lightly is seldom greatly valued, and probably the winner little knew how to spend it. The neighbours would, of course, expect a large quantity of free drinks; and it does not require much imagination to picture the scenes of debauchery and drunkenness the so-called gain would encourage. The winner, one of a class that even under ordinary circumstances is proverbially improvident, would probably soon find himself penniless. What is worse, his thoughts would have all been directed into a new and an exciting channel, and he would find great difficulty in contenting himself with the old routine of work, for one of the worst features of the gambling mania is, that the mind gets so occupied with the one bit of excitement that nothing else is thought of. Those who have mixed much with colliers, who in their leisure moments are proverbially gamblers, say that one of the worst features of the evil is the invariable turning of all conversation to gambling subjects. "Parson," said one of these colliers who had heard a clergyman preaching on the future life, "if thou and I ever meet in heaven I will flee thee for a sovereign," the allusion being to the pigeon flying matches, which are a great gambling medium among colliers. Not only is every topic of conversation brought round to

the subject, but almost everything they can touch, see, or handle is made a medium on which to gamble. The Rev. C. F. Aked says :—

“To the man who cares about such trifles as the future of our race, the growth of gambling in this day presents a problem bewildering and appalling. Among the working classes the mania has reached a pitch of which only those who associate with them can form a proper conception. It is not only on horse-racing, pedestrianism, and athletics that men gamble; they bet about everything! The other evening a friend of mine saw a group of men watching some worms wriggle along the ground, and he discovered that a circle had been drawn, some four or five worms, one for each onlooker, placed in the centre, and a “sweep” made, the owner *pro tem.* of that worm, which first reached the circumference, taking the pool. This is a little thing, but it is typical; the poison is in our blood.”

O working men of England! arouse yourselves to face this cursed evil, which is eating the life and manhood out of our nation, and consider what are the best means to mitigate it, if not to stamp it out altogether. Never in the history of the world has such a glorious heritage been handed down to working men as this empire of Great Britain, on which it has been truly said the sun never sets. You working men of England are now the masters of the grandest empire ever created, and your votes at any election can settle what is to be the future

of this inheritance. What will you do with it? Your enemies have said that no great empire can be governed long by the working classes, that when once power gets into their hands, the empire will degenerate and break up. Now is the opportunity for you to show the world of what stuff you are made, to prove whether your enemies lie. If you return to power men who care nothing for the morality of their constituents, who think only of the honour of having the magic letters M.P. after their names, who fail to realise the responsibilities that rest on them as your representatives, you may rest assured that great moral evils, like drunkenness, impurity, gambling and betting, will spread, to the detriment of the country. You and your families will be the first to suffer. Ultimately we shall all be engulfed, but it is the masses, and not the classes, who will be first affected. Are you going to allow men who do no work to grow rich at the expense of your families and yourselves? Are you going to permit the parasites of society to absorb the wealth of the labouring classes? Are you going to permit professional gamblers, who do nothing to enrich their country, to run up huge balances at their bankers, which you know to be the price of blood, and that the blood of your own countrymen, of your own kith and kin? It is no use saying that men cannot be made moral or sober by Act of Parliament or by words of command. Legislators know well that much can be done, if

done wisely, to make it easy for a man to do right, and hard for him to do wrong, and that as human nature is weak it is well to keep temptation from flaunting itself openly.

I once heard that eloquent man Archdeacon Howell (of Wrexham), say, that men who have power are beset by two classes, those who flatter them, and those who fear them. He was right; and as power is now in the hands of you working men, who so enormously outnumber the upper classes, you will find yourselves beset by flatterers on the one hand, and by time-servers on the other. I have nothing to gain by joining either class, so bear with me if I tell you plain truths. Let me say at the outset that I do not fear the working classes, nor do I see any reason why they should not be implicitly trusted to hand on to future generations as splendid an empire as they have received. There is among the working men of England a good deal of shrewd common-sense, and though they may make some mistakes (as the upper classes have done before them), I cannot but believe that common-sense will ultimately prevail in their consultations. Already signs are beginning to appear that they are capable of understanding, and grappling with some of the great moral problems of the day. I am much mistaken if a few years hence we shall not see the liquor traffic dealt with in a way that will surprise some who have been brought up with the old-fashioned notion, that

brewers and publicans have a right to force their trade on an unwilling public, and to keep open their places of business on the one day of rest when others are compelled by law to be closed. I believe the shrewd common-sense of the working classes will one day demand that there shall be some reasonable proportion between the population and the public-houses, and that brewers shall have no right to expect a licence to enable them to force an extra place of temptation into a neighbourhood where there are already more than enough to meet legitimate wants. If one canteen can supply the needs of upwards of 1000 soldiers, surely one public-house ought to be sufficient for 2000 civilians, considering that a large proportion of the population are women and children. I have no hesitation in saying, that legislation is a disgrace to our country that permits in many places a public-house to eighty men, women, and children! The working classes of England are beginning to feel that they have been made fools of by others who have fattened at their expense, and as soon as they have dealt with drink, they will in self-defence see that they must attack the sister evil of betting and gambling. Far from fearing them, I have the fullest confidence in them. They must feel that they are the victims who are helping to fatten the blood-suckers, and I have much mistaken their shrewd common-sense if they do not demand in the future that legislators shall pay more attention to these great moral questions.

Some persons are foolish enough to speak of the lower classes as the dangerous classes. Let the working men by their conduct show how gratuitous a falsehood this is. The dangerous classes of this country are the selfish classes, those who have wealth but make no use of it, those who utilise their position only to obtain selfish advantages, or, worse still, those who use their brains only to acquire wealth from the humbler classes by illegitimate means, little caring what suffering they cause thereby. Of course, there are selfish people among the working classes, but, speaking generally, one is struck by the amount of generosity that prevails among them, rather than by their selfishness. Those who selfishly indulge in drinking, gambling, and betting, and other great moral vices, are a source of danger to any country whether they belong to the upper or the lower classes of society; they are the only ones that can fairly be termed the dangerous classes, because they live in defiance of the law, that "Righteousness exalteth a nation."

Nor do I wish to flatter the working classes. I believe most firmly that, side by side with a large amount of common-sense and shrewdness, they possess some very weak points. They have recently come into power, and they are not yet accustomed to it. When a young man suddenly inherits a large fortune, he often makes terrible mistakes. His head is turned, and he thinks himself of greater importance than he really is. Our working men

are in a somewhat similar case. It is true that there are no better workers in the whole world than those of Great Britain. But there is another truth, that our working men seem to be greater slaves to drink and gambling than are their compeers in other countries. If our working men are going to use their power to pander to their passions, this grand empire is already doomed. Young men who have come into great fortunes sometimes give up the wholesome discipline of labour, and go headlong to the devil by yielding themselves slaves to the vilest passions of the human heart. Woe betide England and her empire if this is the attitude to be taken by our new masters. On the other hand, many young men, having inherited great fortunes, have cultivated a sense of responsibility, and have developed from thoughtless youths into self-restrained, public-spirited individuals. It is to be earnestly and devoutly hoped that this will be the attitude assumed by the working men of England, and then not only need we have no fear, but we shall be rightly proud of them.

O working men of England! I appeal to you to lift up a higher standard of morality, and to help to purify public opinion. You not only possess muscular force, but you have moral power, and our legislators will lend a quick and sensitive ear to catch the sounds of praise or blame that you bestow upon them. You know better than they do the cursed influence of gambling and drink. Tell them

with a stentorian voice that you and your families have rights as well as the professional blood-suckers, who thrive on your vices, and that you need to be protected against them. It is not legitimate trade that you wish to interfere with, but that abuse of it, which is doing so much to ruin the country. Remember, the noblest example of humanity that has ever lived was an honest working Man, the Son of a carpenter. He purified the temple by driving out of it those who abused legitimate commerce, and in doing so He has set up a noble example to the working classes in all ages to help to purify their surroundings. This chapter deals with one particular form of evil, viz., gambling, but what is true of the one is true of all. Root out evil completely we cannot, but that is no reason why we should not band together to bring it into subjection, and to mitigate its effects.

To many thoughtful minds it seems as if this grand empire of ours is swinging in a balance. It has risen very high amongst the nations; not only is it mistress of the seas, but it holds a proud position as the queen of commerce. Other nations in the history of the world have risen from a struggling position to take the lead, and then after a short reign they have fallen into decadence, leaving others to take their place. Is it to be so with us? Is it not possible for us to do more than gain the position of *facile princeps*? Can we not hold it? There are indications of decay on every hand, and among them

the love of gambling is not the least. There are also, thank God, plenty of forces making for righteousness. It remains to be seen which shall gain the victory. The conflict is going on, and it seems to us, who are surrounded by its dust, and din, and smoke, sometimes that one side is winning and sometimes the other. The battle of Inkermann is famous as a "Soldiers' battle," circumstances having prevented the skill of the officers from producing much effect on the fortunes of the day, which were decided by the bravery of the rank and file. The conflict that is now going on is not one that can be settled by prime ministers, statesmen, or politicians. It is a working man's conflict. And if the honest working men of England will only assert themselves, and lift up their voices in earnest, we need have no fear for the future of this grand empire. But if they are indifferent, and allow the corrupting forces of evil to have their way, they will find that the empire which was built up by the efforts of so many grand heroes may easily be destroyed by a lot of fools. Let us all unite in a true patriotism to root out the evil influence, praying God to prevent the day when—

"The winner's shout, the loser's curse,
Shall go before dead England's hearse."

CHAPTER V.

HORSE-RACING.

MOST thoughtful people, when they see a great institution in existence, inquire as to its origin, so it may be well to say a few words on the rise and history of horse-racing, before going on to the evil it is doing. It is a little difficult to get hold of anything authentic as to the birth-place of this great modern evil, though it is undoubtedly the case that other countries have copied it from England. Oliphant, who is a great authority on the law of horses, racing, &c., points to Smithfield, in London, as the birth-place of horse-racing. There, as far back as A.D. 1161, in the reign of Henry II., was a celebrated horse market, where hackneys, chargers, and other steeds were raced against each other.

Horses in England at that time were of a very inferior character, and the rich barons and others who wanted steeds of an especially good kind, had to import them from the Continent. All the laws relating to horse flesh indicate that the great aim of the ruling powers of olden days was to improve the breed of horses in England for military purposes. It was not until the reign of James I., who took

horse-racing under his immediate patronage, and established it on a new footing, that the practice arose of having a special breed of horses for racing purposes. During this reign, and for the purpose of improving the breed, Arabian, Turkish, and Morocco horses were introduced into the kingdom. But although a distinct breed had not been cultivated, horse-racing flourished and had become a distinct institution long before. Queen Elizabeth encouraged races in various parts of England, and the first meetings under royal patronage were held at Chester and Stamford. Horses of all sorts ran, and there appears to have been no very definite system about entering them. We are told that the prize was usually a wooden bell, adorned with flowers; afterwards it was a silver bell, "given to him who should run the best and furthest on horseback on Shrove Tuesday." Hence the phrase of "bearing away the bell."

That horse-racing was not in those days associated with gambling is obvious from the fact that Cromwell had his stud of racers. That splendid cavalry general, rightly or wrongly, looked upon horse races as a legitimate means of encouraging a good breed of chargers. It is, however, not a little remarkable, as Oliphant points out, that "no sooner did horse-racing become fully established, than we find an Act was passed to endeavour to prevent the evils which have unfortunately always attended it. The Act was 16 Car. II. c. 7, which came into operation 1664

A.D., and in it horse-racing is mentioned for the first time in the Statute Book." The object of the Act was to prevent men making a profession or trade of recreation of this kind, and to discourage cheating, which is so inseparately associated with it. Thus, with certain restrictions, horse-racing was legalised in the reign of Charles II., and it has been held that the restrictions were removed by 13 Geo. II. c. 19, which also prohibited any horse-racing, except at Newmarket and Blackhambleton, for prizes of less value than £50. A subsequent Act passed in the present reign, 34 Vict. c. 35, makes it illegal to run horses in a race within ten miles of Charing Cross, except under special license, but legalises the institution elsewhere.

There are some institutions that seem to have the peculiar misfortune of attracting to themselves all that is corrupt in human nature, and horse-racing is one of these. Looking at the matter in the abstract, there appears no reason why horse-racing should be more demoralising than athletic sports, or boat races, but people of common-sense have to take the world and its institutions as they find them, and not from an ideal standpoint. A banker once told me of a successful bookmaker who had made a fortune on the turf, and who, when a suitor came to propose to his only daughter, consented only on the condition that his future son-in-law would give his word of honour never to attend race meetings! Such an incident speaks volumes.

It has been remarked that the crowds who throng to the race-courses are made up of two classes, knaves and fools. Among the latter must be included those who are foolish enough to think that they can elevate the moral tone of the race-course by their presence, as well as those who are unwise enough to believe that they can attend gatherings where such a frightfully low moral tone prevails, without themselves suffering any ill effect. There are, I know, plenty of high-minded honourable men who attend race meetings with the object of trying to elevate the tone of racing men, and one cannot but sympathise with their good intentions, though one may differ from them as to the wisdom of their action. I venture to think that such are not only doing themselves a moral injury, but, by the encouragement their presence on the race-course gives, are seriously injuring many others not possessed of their high moral principle, who may ultimately be led on a great deal further in evil, than they would ever be. As for not suffering harm, it seems almost impossible that any man, however high his moral principle may be at the outset, can habitually be found on race-courses where such utter moral pollution exists, without being tainted. An old Swedish proverb says—"He who makes himself a sheep will soon be eaten by a wolf." It may well be applied here, for without a moral miracle, what right has any to expect to be saved from moral deterioration, in some form, perhaps not always at first apparent, who

deliberately courts the society of those who themselves are quite prepared to admit that a very low moral standard exists among them.

It is told of the celebrated jockey, Fordham, that when a friend came up to him and said, "Tell us, old chap, where I can put a safe five-pound note," meaning thereby what horse he could back with certainty, the knowing jockey replied, "Into your breeches pocket, my man, and get your wife to sew it up, before you go on a race-course." The more one gets to know of racing morality, and the more light is admitted behind the scenes by the evidence incidentally laid before the public in law courts, the more fully convinced every one must be, who has not a special cause for which to plead, that Fordham was right in his conclusions. His testimony is fully supported by others. The famous sportsman, Lord Derby, used to lament that "The once national sport of horse-racing is being degraded to a trade in which it is difficult to perceive anything either sportive or national. The old pretence about the improvement of horses has become a delusion too stale for jesting." Lord Beaconsfield went further, when he remarked that horse-racing was "a vast engine of national demoralisation;" and Charles Greville, in his *Memoirs*, says (vol. ii. p. 373):—

"Now, thank God, the races are over. I have had all the trouble and excitement and worry, and have neither won nor lost; nothing but the hope of gain would induce me to go through this demoralising

drudgery, which I am conscious reduces me to the level of all that is most disreputable and despicable, for my thoughts are eternally absorbed in it. Jockeys, trainers, and blacklegs are my companions; and it is like dram-drinking, having once entered upon it, I cannot leave it off, though I am disgusted with the occupation all the time."

That gifted writer, the late Mr. Runciman, in an article in the *Contemporary Review* for April 1889, thus describes the race-course:—

"Go to any suburban race meeting, I don't care which you pick, and you will fancy that hell's tatterdemalions have got holiday. Listen while two or three of the fellows in the ring work themselves into an ecstasy of vile excitement, then you will hear something which cannot be described or defined in any terms known to humanity. Why it should be so, I cannot tell, but the portentous symptoms of putridity are always in evidence.

"The turf presents circle on circle, showing every shade of vice, baseness, cupidity, and blank folly. First I may glance—and only glance—at the unredeemed hopeless villains, who are the immediate hangers-on of the turf. People hardly believe that there are thousands of sturdy able-bodied men scattered among our great towns and cities, who have never worked, and who never mean to work. In their hoggish way they feed well and lie warm—the phrase is their own favourite—and they subsist like odious reptiles, fed from mysterious sources.

Whatsoever things are vile, whatsoever things are roguish, bestial, abominable, belong to the race-course loafers. To call them thieves is to flatter them, for their impudent knavery transcends mere thieving: they have not a virtue: they are more than dangerous, and if ever there comes a great social convulsion, they will let us know of their presence in an awkward fashion, for they are trained to riot, fraud, bestiality, and theft, on the fringe of the race-course."

Charles Kingsley, than whom it would be difficult to find a writer less influenced by prejudice, and who did so much to call forth and to cultivate manliness in the youth of England, thus speaks on the subject:—

"Even before I thought seriously at all, I found myself forced to turn my back on race-courses: not because I did not love to see horses run, but because I found that they tempted me to betting, and that betting tempted me to company, and to passions unworthy, not merely of a scholar and a gentleman, but of an honest and rational bargeman or collier."

And again, when speaking of gambling at the Derby, he says:—

"It is of all habits the most intrinsically savage: morally, it is unchivalrous and unchristian: the devil is the only father of it. Those who in any way are associated with the turf as it is, incur a fearful responsibility."

The *Spectator* says:—

“Taken altogether, we can imagine no kind of game which is so hopelessly demoralising for every one concerned in it, as betting on the turf; and as we cannot imagine that horse-racing can exist without it, we may be forgiven for failing to appreciate the benefit which the national pastime confers upon the nation.”

Our leading newspaper the *Times* says:—

“Horse-racing is an amusement to which is directly traceable more misery, more ruin, more demoralisation, than to any other pastime. It is unnecessary to insist upon the manifold evils of the gambling spirit, the ruined homes, the broken hearts, the blackened characters for which it is responsible; and the demoralising effect upon the intelligence and the sympathies of the people, of this arid and absorbing passion for swift and unearned gains. The curse of gambling, as Burns has said of another vice, is that ‘it hardens all within, and petrifies the feeling.’”

“It is absolutely certain there has been an appalling increase in the facilities for betting and similar forms of speculation among the middle classes, and even the working classes. A cheap press has brought the knowledge of sporting events to the homes of the humblest. Betting is no longer the exclusive appanage of aristocratic dissipation: it is the delight of shopmen and servants; it roars daily along Fleet Street with its unsavoury following of touts and roughs; it forms the favourite reading, morning and

evening, of the clerks on their way to and from the banks and counting houses of London and other great cities; it lies in wait for the schoolboy, almost as soon as he begins to feel an interest in athletic competitions; it entraps, we are assured, even women and children; it is a main element in the miserable story of an immense number of embezzlements and frauds."

Were it not for a few great capitalists, racing would hardly hold its present position. It certainly does not pay those who take part in it. A few men like the Duke of Westminster, the Duke of Portland, and Baron Hirsch, spend an enormous amount of money upon racing, and such men win most of the prizes; but it is said that the Duke of Portland, for instance, who in 1889 alone won £73,000, and in the last six years, has won nearly £150,000 in prizes, finds that he is out of pocket. Indeed, were it otherwise, no doubt shrewd speculators would, either on their own account, or by means of companies, breed racers for the sake of the money return. There were about a hundred gentlemen who won prizes in the year 1892, varying in amount from £33,000, the sum carried off by Baron Hirsch, to about £1000, but these prizes are quite insufficient in themselves to maintain the institution of horse-racing. The *Spectator* has well said:—

"The day that it (racing) loses its hold on the affections of the millionaire, will be the first of its decadence, of its gradual decay, and possibly of its ultimate disappearance. It is really to the wealth

and disinterested spirit of the members of the Jockey Club that we owe the present importance of the British Turf; as long as they support it as generously, and conduct it as admirably as they do now, it will continue to flourish; when they, and men like themselves, tire of wasting time and money upon a pursuit which brings them no benefit, and to the world at large, a very doubtful benefit, then horse-racing will rapidly descend to its proper place."

If horse-racing only meant a few half-crowns dropped here and there, the evil would not be worth attacking. But any one who keeps his eyes open, and is not blinded by prejudice, must be strangely constituted if he fail to see that there is wide-spread demoralisation springing from it among all classes of society, and that this is very much on the increase. We are informed that strenuous efforts have been made by the Jockey Club to put a stop to dishonesty on race-courses, and the utter failure of their efforts shows that the Augean Stable is too vile and corrupt to be cleansed.

Quite apart from the actual dishonesty of those who are engaged in training and riding horses, which is about the only evil the Jockey Club is able to deal with, there is great moral corruption associated with every race meeting. Speaking generally, it is the rendezvous for all the low blackguards of the district in which it takes place. "Where the carcass is, there are the eagles gathered together," may admit of a good as well as a bad interpretation. But there

can be no doubt in the mind of any honest man who has ever attended a race meeting, that it is the means of bringing together all the thieves, pick-pockets, gamblers, and cardsharppers of every town within reach.

I once heard it remarked that if the Derby did no other good, it at all events conferred one benefit on London: it caused for one day in the year, a comparative absence of that class of women who eke out their miserable existence by pandering to the lowest passions of men. It was a poor compliment to Epsom, however, that for one day in the year it attracted the off-scourings of society, together with all the other human parasites that prey on our vices. Sir Edward Sullivan says:—"I have lived near a race-course all my life, and I declare that the fringe of the racing community is a disgrace to civilised mankind. I know nothing so ghastly. Could a hundred Monacos produce one hundredth part of the degradation and crime and misery that are witnessed during the nights of a race meeting?" Clergymen, ministers of religion, Christian workers, and respectable tradesmen, are agreed as to the ill effect that races have in the towns where they take place. Legitimate trade suffers, and in its place public-houses, dram-shops, and the lowest dens of vice and impurity thrive. The police are terribly overworked, and they dread the generally unsettling influence of a race week.

In a pond there may be a good deal of mud, but

it lies at the bottom, and does not injure the water above it to any serious extent. In every large town there is a great deal of evil existing, but in quiet times the town generally is not seriously injured by this. Races, however, stir up the corrupting influences, and seem to excite all the bad passions of human nature. It does not take long to awaken evil, but it takes some time for it to settle down again; and only those who work among the lower classes, know how long the influences of a race meeting continues. Indeed we may say with truth that the influence of a race meeting never will or can be completely erased. The cause of the disease may pass away; but what about its results? What about the germs of evil left behind? How many young clerks and shop assistants have for the first time been inoculated with the gambling mania, and how many of their employers' tills will suffer in consequence! How many working men have been unsettled! How many pure-minded girls have been corrupted by the scenes they have witnessed, and the examples that have been flaunted before them of vice seemingly victorious over virtue! If every other of the long catalogue of evils which lie at the door of race meetings could be forgotten, the fact that they seem to be the parade ground for all the female outcasts of society, decked in their gaudy attire and flaunting in carriages paid for by their partners in sin, would be quite sufficient to make every pure-minded man and woman seriously con-

sider whether an institution should be supported, of which the moral tone is so low, that vice is made easy and even fashionable.

Allusion has already been made to the remark of Lord Derby, that "the old pretence about the improvement of horses, has become a delusion too stale for jesting." Whether racing horses has ever really helped to improve their breed is very doubtful. There was a time when the breed of horses was very inferior in England, and hardly anything better existed in large numbers than the common forest pony. Now, there is not a country in the world that can produce better horses. But it does not follow that the improvement is due to horse-racing. The fact only shows that a great deal of attention has been devoted to breeding during the last few centuries. To improve our breed we had to import from other countries, but we do not find that the countries from which we got our blood horses obtained their supply by means of horse-racing. In England not only has the breed of swift-footed animals improved in the last few centuries, but so also have the heavy draught horses. Surely no one could seriously contend that we are indebted to racing for our beautiful and powerful cart horses. Indeed the more one looks into this question, the more convinced one becomes that to attribute our splendid breed of horses to such a cause, is only one of those popular delusions that cannot stand scrutiny.

There are still some, however, who are credulous

enough to believe that if we want to keep up a good breed of horses for military purposes we must have races. A few years ago a Frenchman, M. Touchstone, brought out a book advocating an extension of racing in France, and appealing to his countrymen on patriotic grounds to support the institution. Briefly stated, his arguments were, that without racing it would not pay to breed thoroughbreds, and that unless betting took place racing would not pay. Such a line of reasoning only shows how hard up those who uphold racing are for arguments to justify themselves. One wonders that it has never occurred to them that the Arabs have for centuries, long before Ascot and Epsom became notorious, had a splendid breed of horses, which is not attributable to either betting or racing. It may be true that the winner of the Derby might give a good Arab charger many yards start, and beat it over a short distance; but that proves nothing beyond the fact, that the race horse is an artificial production, in which great speed has been developed at the expense of every other quality valuable in a horse. A good racer is not a weight carrier, nor has it necessarily great powers of endurance. For all practical purposes the speed of the Arab is sufficient, and if extra rapidity is required it can be produced, but it will be at the expense of something else that is valuable.

It is really ridiculous to suppose that in rich, highly civilised countries, like England or France,

it is necessary to resort to artificial practices in order to obtain a good breed of horses. England has long been noted for its splendid breeds of cows, of sheep, of dogs, and of many other animals; but I never heard that the owners of any of these attributed the superiority of breed to the fact that their animals were either betted on or raced! It stands to reason that the number of horses required by a country for military purposes is so great, and on the other hand there are comparatively so few race horses, that the actual amount of blood obtained from artificially bred horses must be almost infinitesimal in troop horses. Then, again, such a fancy price is asked for a good race horse, quite out of all proportion to its intrinsic value, that it must be beyond the reach of ordinary dealers, who supply our troops with horses. To give an idea of the fancy prices given for good racing horses, it may be mentioned that the Hungarian Government paid Mr. Merry £5000 for the winner of the Derby of 1873. The animal was an old one, as it was not bought till 1884, and it died at the beginning of 1892, so that probably it was used for about seven years only. What private dealer could afford to pay over £700 per annum, in addition to its keep, for the use of a stud horse for breeding purposes?

Even if there were ever any truth in the popular supposition, that the practice of racing has a good effect in improving the breed of horses, that argu-

ment can be relied on no longer, now that we have obtained our desire, and have the finest horses in the world. And if it be shown that we cannot maintain our high standard of efficiency, and cannot secure a sufficient number of good horses for military purposes, without resorting to such devices as racing and betting, the sooner the Government of our country follows the example of Hungary and of India the better. In those countries large studs are maintained at the public expense, and chargers are bred, due attention being paid both to speed and to other qualities required. Such a plan would certainly be much cheaper for the nation, for though it may admit of question whether racing improves the breed of horses, it is unquestionable that it deteriorates the men who own them, the men who ride them, and the men who bet on them. Thackeray has already commented on the peculiar faculty the noblest animal made by God has for calling forth all the vilest passions of the human heart, but it must be remembered that it is so only when the creature is prostituted to serve vile purposes. The race horse is as innocent as any other animal, and in itself is a most attractive creature. But when it is utilised as a medium for extracting money from other people's pockets, it certainly does seem to have a peculiar power of developing and cultivating low cunning and all the meanest of human vices, in those whose ends it is made to serve. Therefore, for patriotic reasons, I submit that we should dis-

courage racing, and, if absolutely necessary—which I very much doubt—establish government studs for breeding purposes. It would be better for our countrymen, if not for our horses.

But the race horse is not the only artificial production associated with this national institution for the demoralisation of our countrymen; if possible, the jockey is even more artificial than the animal that carries him. It is said that one may judge of a set of people by the persons whom they regard as their heroes. If this rule be applied to racing men the conclusion can only be a mournful one. To think that any body of men belonging to a nation whose empire has been built up by some of the noblest heroes the world has ever seen, should have sunk so low as to take to jockey-worship, is an appalling thing. But so it is; and when Fred Archer committed suicide, it was calculated that more columns of the daily press were devoted to his biography than were given to some of our greatest statesmen and soldiers. Mr. Runciman tersely remarks:—

“If General Gordon had returned and visited such a place as Liverpool or Doncaster during a race-meeting, he would not have been noticed by the discriminating crowd if Archer had passed along the street. If the Prime Minister were to visit any place of public resort while Watts or Webb happened to be there, it is probable that his lordship would learn something useful concerning the relative im-

portance of Her Majesty's subjects. I know for a fact that a cleverly-executed portrait of Archer, Fordham, Wood, or Barrett, will have at least six times as many buyers as a similar portrait of Professor Tyndall, Mr. James Payn, M. Pasteur, Lord Salisbury, Mr. Chamberlain, or any one in Britain excepting Mr. Gladstone. I do not know how many times the 'Vanity Fair' cartoon of Archer has been reprinted, but I learn on good authority that for years not a single day has been known to pass on which the caricature was not asked for."

One of the great cries of the present day is that the bishops are both overpaid and overworked, and that it would be far better for the good of the Church, as well as of the prelates themselves, to double their number, and to halve their stipends. But when one comes to consider that the average bishop's income is not £5000 per annum, and that very few successful jockeys draw less than that, one feels amused and disgusted at the evidence thus given as to the relative importance attached to these personages. One jockey had his income assessed by the revenue officials after a minute investigation at £9000 per annum, while another paid income tax on £10,000! How preposterous these sums are, when we consider that the Chancellor of the Exchequer is only paid £5000 per annum, and the Commander-in-Chief £6632.

The Rev. H. P. Stokes, in a valuable paper on the subject, says with truth:—

“If the jockey were above suspicion, were true and just in all his dealings, it would still be absurd that clever stable-boys should be enabled in a few years to make immense fortunes. If the shrewdness they acquire, and the arduous labours they doubtless undergo, were for some praiseworthy and honourable object, it would still be absurd that Fred this or George that should so soon and so easily be esteemed a hero! ‘Why,’ says Lord Suffolk and Buckingham (in the book which he and Mr. Craven have written for the Duke of Beaufort), ‘should a lad, who commenced without a sixpence, be enabled, in a dozen years or less, to become a man of wealth?’ But the Duke’s volume has more to say: ‘The greatest drawback to the turf is, and always will be’ (so the writers continue), ‘that the most inflexibly honest master and the most upright of trainers are both of them necessarily and utterly at the mercy of a lad who is frequently born in the gutter, whose education has generally been utterly neglected, whose principle is sorely tried, if not radically sapped, by his early surroundings and associates, and who is girt about with dangerous temptations to do wrong as countless as the motes that dance in the sunbeam.’ Doubtless there are jockeys who do not deserve the Duke’s censures. Doubtless there are those who are content with the money they earn by their mounts, but, said an article in the *Standard*, ‘It is to be feared, that in spite of the injunctions of the stewards of the Jockey Club,

the major part of the incomes of most jockeys is derived from that curse of racing, the betting ring.' Doubtless very many races are run honestly and fairly, but it is a remarkable fact that there is scarcely one of the chief jockeys who has not during the past year been suspended, or fined, or reprimanded for foul riding. Doubtless, many of them are sober and respectable, but, says a leader in the *Field*, 'of martyrs to the bottle among jockeys, the list is too long and too tragic for recapitulation here.' Doubtless, some of them are genial in their ways, and domestic in their habits; the late Fred Archer, for instance, is spoken of as kindly and affectionate; but if what the sporting writer Thormanby affirms be true, that 'not only did he deprive himself of sufficient food, not only did he abuse the use of the Turkish bath, but he rarely ever sat down out of the saddle, fearing always that rest meant increased weight;' if that be true, then I say that the poor fellow's life was not less miserable than his death."

Mr. James Runciman, in the powerful article already quoted, gives the following description of the life history of these little jockey boys, who in a few years without any education are able to eclipse in public interest the ablest, the most learned, the most philanthropic men of the day.

"We have amidst us a school of skinny dwarfs whose leaders are paid better than the greatest statesmen in Europe. The commonest jockey-boy in this

company of mannikins can usually earn more than the average scholar or professional man, and the whole set receive a good deal more of adulation than has been bestowed on any soldier, sailor, explorer, or scientific man of our generation. And what is the life history of the jockey? A tiny boy is bound apprentice, and submitted to the discipline of a training stable; he goes through the long routine of morning gallops, trials, and so forth, and when he begins to show signs of aptitude he is put up to ride for his master in public. If he is a born horseman, like Archer or Robinson, he may make his mark long before his indentures are returned to him, and he is at once surrounded by a horde of flatterers who do their best to spoil him. There is no cult so distinguished by slavishness, by gush, by lavishness as jockey-worship, and a boy needs to have a strong head, and sound, careful advisers, if he is to escape becoming positively insufferable. When the lad Robinson won the St. Leger, after his horse had been left at the post, he was made recipient of the most frantic and silly toadyism that the mind can conceive. The clever trainer to whom he was apprenticed received £1500 for transferring the little fellow's services, and he is now a celebrity who probably earns a great deal more than Professor Owen or Mr. Walter Besant. The tiny boy who won the Cæsarewitch on Don Juan received £1000 after the race, and it must be remembered that this child had not left school. Mr. Herbert Spencer has

not earned £1000 by the works that have altered the course of modern thought; the child Martin picked up the amount in a lump, after he had scurried for less than five minutes on the back of a feather-weighted thoroughbred. As the jockey grows older and is freed from his apprenticeship he becomes a more and more important personage; if his weight keeps well within limits he can ride four or five races every day during the season; he draws five guineas for a win, and three for the mount, and he picks up an infinite number of unconsidered trifles in the way of presents, since the turfite, bad or good, is invariably a cheerful giver. The popular jockey soon has his carriages, his horses, his valet, and his sumptuous house; noblemen, millionaires, great dames, and men and women of all degrees conspire to pamper him, for jockey-worship, when it is once started, increases in intensity by a sort of geometrical progression. A shrewd man of the world may smile grimly when he hears that a popular rider was actually received with royal honours, and installed in the royal box when he went to the theatre during his honeymoon; but there are the facts.

“And now let us bring to mind the plain truth that these jockeys are only uneducated and promoted stable-boys after all. Is it not a wonder that we can pick out a single honest man from their midst? Vast sums depend on their exertions, and they are surrounded by a huge crowd of moneyed

men who will stand at nothing if they can gain their ends ; their unbalanced, sharp little minds are always open to temptation ; they see their brethren amassing great fortunes, and they naturally fall into line and proceed, when their turn comes, to grab as much money as they can. Not long ago the inland revenue officials, after minute investigation, assessed the gains of one wee creature at £9000 per year. This pigmy is now twenty-six years of age, and he earned as much as the Lord Chancellor, and more than any other judge, until a jury decided his fate by giving him what the Lord Chief Justice called 'a contemptuous verdict.' Another jockey paid income tax on £10,000 a year, and a thousand pounds is not at all an uncommon sum to be paid merely as a retainer. Forty or fifty years ago a jockey would not have dreamed of facing his employer otherwise than cap in hand, but the value of stable-boys has gone up in the market, and Lear's fool might now say, 'Handy-Dandy ! who is your jockey now and who is your master ?' The little men gradually gather a kind of veneer of good manners, and some of them can behave very much like pocket editions of gentlemen, but the scent of the stable remains, and whether the jockey is a rogue or passably honest, he remains a stable-boy to the end. Half the mischief on the turf arises from the way in which these overpaid, spoilt menials can be bribed, and certes, there are plenty of bribers ready. Racing men do not seem able to shake off

the rule of their stunted tyrants. When the gentleman who paid income tax on £9000 a year brought the action which secured him the contemptuous verdict, the official handicapper to the Jockey Club declared on oath that the jockey's character was 'as bad as bad can be.' The starter and a score of other witnesses followed in the same groove, and yet this man was freely employed."

Space forbids enlarging more on the subject. It would be easy to pile up any number of extracts from the utterances of men whose names would carry weight, but I will not weary the reader. I submit that horse-racing has not only ceased to be sportsmanlike, but that the hackneyed statement as to its improving the breed of horses is a popular delusion. Personally, I believe it to be practically impossible to raise the tone of the race-course, which is demoralising to the jockeys, to the trainers, to the owners, and even more demoralising to the great bulk of those who are in the habit of attending race meetings, by encouraging among them an inferior standard of right and wrong, combined with a development of low cunning and selfish greed. That all do not suffer to the same extent is true, but I venture to think that few escape entirely unhurt. In conclusion, therefore, I appeal to all to discountenance as far as they can a practice, the evil effects of which are so apparent. Even if they have no fear for themselves, let them think of the degeneracy that others suffer, and which they encourage by

their presence on the race-course. They can get no good there, they expose themselves to great risks, and they encourage others, by example, to frequent places of temptation too strong for the average run of human nature.

CHAPTER VI.

BOOKMAKERS AND TIPSTERS.

A STORY is told of a recruit asking an old soldier the meaning of the sign of three balls on a pawnbroker's shop, and receiving the reply:—"It means, that if you have any dealing with the owner, it is two to one in favour of his cheating you." Whether this is true, I am not prepared to say, but the conclusion would not be wrong if applied to the whole fraternity of professional gamblers. It is, indeed, high time that public opinion was aroused on the subject of the existence of this body which has sprung up in our midst like fungi.

"Population of Great Britain and Ireland, thirty millions—mostly fools"—such was Carlyle's somewhat sweeping condemnation. That there must be a large number of "fools" among our countrymen, is obvious when we consider that five years ago, it was calculated that there were upwards of 10,000 professional gamblers, who lived without doing anything to advance the prosperity of the country, simply absorbing the money earned by hard-working people. I question if the great bulk of English people have any idea of the strength of this new force for evil.

Bookmakers there have been in England for many years. But it is only within the last few years that their number has increased so rapidly. If the estimate made five years ago was correct, it is probable that by this time the 10,000 has become something like 15,000, or, in other words, that there are as many professional bookmakers pushing their accursed trade, as there are incumbents in the National Church. As for the assistants who are learning their business, it is probable that they considerably outnumber the curates of the National Church, for many of these bookmakers require the services of several assistants. In the evidence given before the committee of the northern province, a vicar well acquainted with a northern town, said that it contains fifty professional bookmakers, as against thirty-six ministers of religion. In another town of the province, with less than 25,000 inhabitants, there are said to be twenty bookmakers; whilst the vicar of a third town estimates the number of bookmakers in his district, at three for each 2000 inhabitants.

The large number of these bookmakers is less surprising, when we realise how very profitable a shrewd fellow can make the business. In the published report of the committee of the Northern Convocation, it is said that the estate of one member of the fraternity, who died in 1888, was sworn under £152,000; while another, who began life as a common sailor, and after trying pugilism, turned his attention to bookmaking, died with £54,000. Mr. James

Runciman tells of one well-known bookmaker boasting that he had written off bad debts for £300,000 in one year. Another stated that in a good week he took upwards of £1000 in shilling bets from women and children. Figures like these speak for themselves, and show what an enormous business such men must have.

There has sprung up throughout the country this body of men, more in number than the clergy of the National Church, and probably, with their assistants, not very much fewer in number than the whole of the clergy of the National Church and the ministers of the Nonconformist churches united together, whose one object it is to cultivate and develop the gambling mania throughout the country, some of whom make enormous incomes. Large numbers of these men swarm not only to all the horse-races, but to every football match, to every cycling competition, to all the athletic sports, coursing meetings, walking matches, and all other gatherings at which they may have an opportunity of exciting the greedy passions of the human heart. The clergy and ministers of the various churches are engaged in striving to get men to control their evil passions, and to cultivate all that is noble, good, and pure. These professional gamblers, on the other hand, use every means in their power to excite cupidity, selfishness, and an eager longing to obtain money from other people without working for it. Instead of developing a nobility of character, and that which makes for righteousness,

they cultivate in their constituents a low cunning that seeks to enrich itself at the expense of others, and is willing to resort to any mean, underhand trick, so long as it brings money. Mr. Runciman, in his article in the *Contemporary Review*, gives a graphic description of one class of bookmakers, which it may be well to insert here by way of warning, for some who have no acquaintance with gambling in this country might not look for the bookmaker in the apparently harmless man he sketches. He says:—

“The bookmakers are usually publicans, barbers, or tobacconists; but, whatever they are, they invariably drive a capital trade. In the corner of a smoking-room you may see a quiet, impassive man, sitting daily in a contemplative manner; he does not drink much, he smokes little, and he appears to have nothing in particular to worry him. If he knows you well, he will scarcely mind your presence; men (and boys) greet him, and little, gentle colloquies take place from time to time; the smartest man could detect nothing, and yet the noiseless, placid gentleman of the smoking-room registers thirty or forty bets in a day. That is one type which I have watched for hours, days, months. There are dozens of other types, but I need not attempt to sketch them; it is sufficient to say that the poison has taken hard hold on us, and that I see every symptom of a national decadence.

“Cupidity, mean anxieties, unwholesome excitements, gradually sap morality—the last shred of

manliness is torn away, and the ordinary human intelligence is replaced by repulsive vulpine cunning. The fair human soul no longer shines through those shiftý deceitful eyes; the men have, somehow, sunk from the level of their race, and they make you think that Swift may have been right after all. From long experience, I am certain that if a cultured gentleman, accustomed to high-thinking, were suddenly compelled to live among these dismal beings, he would be attacked by a species of intellectual paralysis. The affairs of the country are nothing to them; poetry, art, and all beautiful things are contemptible in their eyes; they dwell in an obscure twilight of the mind, and their relaxation, when the serious business of betting is put aside for a while, mostly lies in the direction of sheer bawdry and abomination. It is curious to see the oblique effect which general degradation has upon the vocabulary of these people; quiet words, or words that express a plain meaning, are repugnant to them; even the old-fashioned foul-mouthed oaths of our fathers are tame to their fancy, for they must have something strongly spiced, and thus they have by degrees fitted themselves up with a loathly dialect of their own which transcends the comparatively harmless efforts of the Black Country potter. Foul is not the word for this ultra-filthy mode of talk—it passes into depths below foulness.”

The better known class of bookmakers are those who are to be seen at races, with a book and a

pencil in hand, shouting with brazen voice the odds they are prepared to give. Many a young fellow, who would never have thought of betting had not the temptation been put in his way, has been lured on by men of this stamp. I have at athletic sports seen innocent country lads, and men who ought to know better, come up to these book-makers to register their little bets. Perhaps the tyro may win, and think himself very knowing and crafty, in which case, needless to say, another bet soon follows. This time, perhaps, he is not so "lucky," but a desire to retrieve his loss makes him persevere, until probably his whole week's wages are gone. If this takes place before the gambling mania has been fully excited so much the better, he may possibly take warning and not be fool enough to commence again. The evil, however, is when the gains at first are sufficiently numerous to draw on the victim, and to excite his craving. Now, the very existence of these men, with their books and pencils, shouting out the odds, has a serious effect on the great mass of young fellows, who otherwise would never think of betting, but who by these means are first tempted and then led on until they become inveterate gamblers, and spread the disease amongst their companions. Shakespeare was right when he deplored—

"How oft the sight of means to do ill deeds
Makes ill deeds done."

Having regard to the fact that the fraternity

professionally interested in extending the number of worshippers at the shrine of the Goddess of Chance has greatly increased of late years, we can hardly wonder at the spread of the gambling mania in all directions throughout the country. Unless something is done, done wisely, and done promptly, the disease will continue to increase in virulence. The vices of our countrymen have called forth a body of professional gamblers whose pockets are interested in this matter. These professionals, seeing that their interests are advanced by the spread of the gambling spirit, work vigorously with that object. The disease spreads, and a demand arises for more professionals, who again work with increased activity to enlarge the number of their constituents. Thus demand and supply act and react on each other, with the most appalling results.

The modern gambling spirit, unless it can be effectively checked, will soon taint every innocent form of recreation, and leave no popular amusements that can be encouraged without the risk of exposing young people to danger. It is satisfactory to know that the games themselves are not to be blamed, and therefore attention must be directed to the disease itself, rather than to its symptoms.

If new games were invented to-morrow, and they became popular, they would be corrupted with the taint of the gambling spirit before the year was out. There could not be a more innocent, healthy game than that of football, but I am sorry to say that in

the north of England, where I recently lived, not an important match is played without thousands of pounds passing hands by means of bets. The Bishop of Chester, addressing the Chester Gymnastic Club in April 1889, said:—"To permit the bookmaker to enter the athletic ground, and ply his calling therein, is to write the doom of legitimate sport, for rascality follows in the wake of the betting man, and legitimate rivalry will be at an end. Football has suffered much in this respect. Indeed, if things go on as they are doing, it will soon be as impossible for a clergyman to be present at a football match as it has long been for him to appear on the race-course." Even that most modern of innocent games, lawn-tennis, is made the medium of betting.

Just to give one illustration of how terribly damaging the existence of these professional gamblers is to games and athletics, it may be well to refer to a speech made at the Carlisle Conference, by Chancellor Ferguson, who stated that some Glasgow men brought a famous runner to Carlisle under a false name, and of course backed him heavily. The name was unknown to the local people, and so these professionals had no difficulty in backing him. The result was that one rogue got £60, and another from £200 to £400 out of the pockets of the working men of Carlisle. It is easy to see how completely such sharp practice will change the whole aspect of athletics.

But the bookmaker does not constitute the only

evil agency that has been developed by the gambling mania. There is a class of men called tipsters, or sporting prophets, who completely eclipse the bookmakers in the amount of harm they do, and whose very existence is a witness to the ignorance and credulity prevalent among the great outer fringe of the race-course public. Associated with races there is of course a well-informed inner circle, who know a thing or two about racing, and about the horses entered. By fair means or false means, the inner circle manage to secure information which is sometimes of great value in betting. It stands to reason that where such a large element of chance exists, those who have special means of ascertaining the secrets of the stable, are at great advantage over others. A horse may fall ill or out of condition a few days before a race, and thus not be able to do itself justice, or any of a thousand and one things may happen, to affect its chances in a closely contested competition. Information of such matters is of very great value, and, as it cannot be concealed from stable boys and others, a certain select few, who pay well for their information, are sure to get wind of the stable secrets. But for one who really secures a valuable piece of information, there are always hundreds who pretend to have acquired some intelligence of the kind. The secrecy with which real information is shrouded, is a protection to these impostors, who set up to know all turf secrets. They advertise largely in the most impudent manner, as

any one may see by looking at the sporting papers. Mr. Corlett of the *Sporting Times* has refused to insert advertisements of this kind in his paper, but it speaks volumes for the low morality of the sporting journals generally, that their owners allow themselves practically to be bribed to admit into their columns lies of the most barefaced character.

The tipster or sporting prophet advertises that he will, on receipt of a certain fee, inform his clients which horse is going to win, and he adds, for the satisfaction of those who do not know him personally, that his information during so many years has never failed; or perhaps by way of adding a touch of apparent honesty, in order the better to deceive the unsuspecting, he admits that in the last dozen years or so he has made one mistake. These men have different ways of treating their clients, but the commonest plan is to name a different horse to each till the list is gone through, and then to begin again. Of course some of the clients "advised" on this simple plan win, and the tipster then frequently gets something extra out of them, and makes use of them to advertise him among their friends. Mr. Runciman says he has tested them, and found them, after naming every horse in the wrong order, advertise that they congratulate their patrons on their splendid success! Their barefaced dishonesty and lying bring them many constituents among empty-headed young fellows, who are easily duped by these ignorant scoundrels.

The Rev. J. W. Horsley took pains once to ascertain how often the prophets of the sporting papers were right in their predictions, and what trust could be placed in them, and the following is the statement he made on the subject:—

“Many a young man can be got to see the utter absurdity of pinning his faith on the sporting prophets of the press, who, to judge by the success of their prophecies, either know nothing or take care that you should know nothing. The other day, before addressing a meeting, I noted what they said about the probable winners in the Alexandra Park races. The *Sportsman* was right in one and a half cases, wrong in six and a half; *Sporting Life*, right in one case, wrong in seven; *Land and Water*, right once, wrong four times; *Licensed Victuallers' Gazette* (this paper demonstrates the invariable if not necessary connection between drinking, betting, and prize-fighting), right once, wrong six times; and the *Sporting Times* was not once right in eight ‘prophecies.’ Fancy the silliness of lads who with such guides pretend to be knowing!”

If such is the inaccuracy of the prophets of the sporting press, how much more unreliable must be the great mass of tipsters, who, speaking generally, have no means of acquiring correct information. One may fairly assume that largely circulated papers have means of paying for information, though the failure of their predictions shows that one cannot place much reliance on their intelligence. But even

this cannot be said for the impudent tipster. He could never thrive at all, were it not that so-called sporting circles contain a large percentage of soft-headed youths, whose credulity is only excelled by their ignorance of those very matters on which they set up to be well informed. As there are so many pigeons to be plucked, we need not wonder at the existence of a large number of hawks. One would have thought, however, that for the credit of the sporting press something would have been done ere this to have improved the breed of the hawks! Mr. Runciman's description of one of them will, it is to be hoped, do something to decrease the number of pigeons. He says:—"One of the brotherhood always sets forth his infallible prophecies from a dark little public-house near Fountain Court. I have seen him, when I came off a journey, trying to steady his hand at seven in the morning; his twisted, tortured fingers could hardly hold the pencil, and he was fit for nothing but to sit in the stinking dusk and soak whisky; but no doubt many of his dupes imagined that he sat in a palatial office, and received myriads of messages from his ubiquitous corps of spies. He was a poor, diseased, cunning rogue; I found him amusing, but I do not think that his patrons always saw the fun of him."

It is to be devoutly hoped that the public may soon be brought to see the amount of evil that professional gamblers can do by means of the press, and that the Government will see its way to introduce

measures for purifying our newspapers. Not only should all betting news be kept out of the paper till after the event, but means could surely be found to suppress the lying advertisements of these professional gamblers. We refuse to license a Gambling Company such as exists at Monte Carlo, which at all events is conducted on straightforward principles, and yet all the time we tolerate a cheap press, circulating millions of copies, each one of which contains temptations to gamble and bet, inserted by cunning villains compared with whom the directors of Monte Carlo are saints. This subject has been dealt with at greater length in the chapter devoted to Remedies, so it is unnecessary to enlarge upon it here. Suffice it to say, that our national treatment of gambling is utterly illogical and inconsistent. The open gambling at Monte Carlo, with its numerous restrictions, is preferable to the secret underhand gambling that goes on at home to the ruin of thousands.

CHAPTER VII.

GAMBLING AND COMMERCE.

IN contemplating the great revival of the gambling mania that has recently taken place in this country, it is sad to note how far-reaching its influence has been. Not only has it threatened to ruin our national sports, and, by unsettling the working classes, to seriously injure our labour market, but it has penetrated into commercial circles and turned the heads of many of the successors of the long-headed commercial men who built up the fortunes of Great Britain.

There are indeed some apparently respectable members of society who disapprove of horse-races, and would not bet on games, who nevertheless do not see the harm of having "a flutter" in the way of business. Evil attends betting at races and games; but how greatly is the evil magnified when gambling is associated with commerce. So long as commercial transactions are kept free from the taint of gambling, the nation will not in reality be seriously affected by the vicious practices that prevail in sporting circles. But once let the corruption spread to commerce, and the heart of the nation is

touched ; its downfall is then but a question of time. There are certain legitimate methods by which persons may acquire property, but hazard is not one of them ; and we may rest assured that the spirit of undue speculation, and the consequent excitement which hazardous enterprise entails, are fatal to healthy commercial instincts.

Before proceeding further, let us ask ourselves the question—Has God revealed His mind as to how we may acquire possessions? A study of the Bible shows that certain negative and positive principles are laid down for our guidance. “Thou shalt not steal” is one of the negative principles, indicating that we have no right to obtain possessions by defrauding another either by force or by cunning. “If any man will not work neither shall he eat,” is, although couched in a negative form of words, a positive principle inculcating the lesson that by the sweat of our brow we must earn food or possessions. The law of labour, then, is one of the most obvious of God’s laws, and, even in countries whose inhabitants own no allegiance to the Word of God, this law is more or less recognised.

The law of labour does not refer only to manual labour. The term “working men” is often used to describe those only who work with muscular strength, but it has properly a much wider meaning. Mere physical strength, which man has in common with the animals, is by no means the highest form of strength : mental power is infinitely superior

Muscular strength, without brains to direct it, is of comparatively little value to the owner, for without brains he is little better off than the cart-horse or the bullock. But men are not all gifted with the same capabilities; hence they have recourse to a system of mutual interchange—a true co-operation. The man who has brain power takes into partnership the man who has physical strength. The former is enriched by the labour of the latter; while the latter benefits through the exercise of the former's mental power. Now, provided the man who has brains has given a fair share of his profit to the man who has muscles, and provided the latter has given a fair day's work to his employer, both have acquired possessions in a legitimate manner. Each has exchanged what he possesses legitimately for that which the other possesses, but in which he is himself deficient. The law of exchange in the Bible is most obvious, and the same law is generally acted upon even in countries to which the influence of God's Word has never penetrated. If I have more cattle than I require, and another man has more land than he needs for his own cattle, it is quite evident that we may both obtain what we need by effecting an exchange, and both thereby be gainers.

The law of inheritance is also recognised by the Word of God. A man cannot take his possessions with him when he dies, so they are of necessity left behind, and they must become some one's. Yet,

while the Bible recognises the principle of inheritance, it does not lay down any minute instructions respecting it. Consequently, different countries have adopted different laws on the subject, but all alike agree in recognising the fact that a person may acquire possessions by inheritance, without having worked. This law of inheritance by virtue of relationship, is in essence identical with the principle by which a man during his life is bound to provide for his wife, children, and other dependent relatives unable to support themselves.

There is another Scriptural law by which we can receive possessions, and that is the law of love. A man able to work may fail to obtain work, or a man may be incapable of working through physical weakness. In either event, his case appeals to the law of love. He is our brother, and we must not let him starve, so we give him some of our possessions. This is the active underlying principle of all great religious and philanthropic institutions. The heathen, although they may have plenty of physical food, are perishing spiritually for want of the Bread of Life, so we band ourselves together in order to provide an agency for imparting to them what they need. In this case both the recipients and the donors are gainers, though perhaps in different ways; for—

“Charity is twice blessed. It blesseth him that gives, and him that takes.”

In all these cases there are clear indications in

God's Word that the possessions are legitimately acquired. But the law of hazard is not inculcated in the sacred volume as a means of acquiring possession. It is true that lots were sometimes cast in the days of Biblical history in order to ascertain the mind of God, but that was something quite distinct from the gambling by which a man seeks to acquire possessions for which he has not worked, and which he has not obtained by the law of exchange, or of love, or of inheritance. It must also be borne in mind that in the whole of the Bible, ranging over a period of more than four thousand years, God nowhere directed that men should appeal to lot, although He allowed Himself to be appealed to in this way—doubtless a concession to meet the weakness of human nature in an ignorant age.

In commerce no notice is taken of the law of inheritance, or the law of love, though perhaps most business men inherit property, and many of them are exceedingly generous in their dealings with the poor and needy. We have, therefore, to confine ourselves strictly to commercial transactions, which are based on the laws of labour and exchange.

Gambling in business is the abuse of the spirit of adventure which has done so much to make ours a great nation. There is truth in the old proverb, "Nothing venture, nothing have;" and the general or admiral who refused to risk an engagement because he could not be certain of the issue, would never attain to the eminence of a Wellington or a

Nelson. I remember one nervous old colonel in India who replied to a proposal made by a subordinate officer, "I never undertake anything unless I am positively certain of success." As we can never be positively certain of anything in this life of uncertainty, such a statement implies that the speaker never meant to undertake an enterprise of any sort. England would not be the leading country of the world, had her sons never embarked in any enterprises involving an element of risk. Enterprise is an essential to success, and few can succeed in life who shrink from the responsibility of running risks. It is our duty to reduce risks to a minimum, but we cannot entirely escape from the element of chance. The enterprising merchant, the devoted missionary, the adventurous traveller, the dashing general, the daring admiral, all understand what it is to risk something.

But while there is a legitimate use of the spirit of adventure and enterprise, there is also a corresponding abuse of the same principle, and it is to be feared that such abuse is greatly on the increase in commercial circles. Unquestionably it is difficult to draw the line just where legitimate enterprise ceases and undue hazard commences. Indeed it would be impossible to lay down any hard-and-fast rule, for the same speculation which with one man may be gambling, would not be so in the case of another. A "flutter" in a certain investment which would not cause the least anxiety to a

Rothschild or a Vanderbilt, might to another man, without their financial resources, mean, in the case of failure, absolute ruin.

This, however, is indisputably true, that the gambling spirit can be awakened in a man of business, in the ordinary legitimate commercial paths, just as disastrously as it is in a gambler on the race-course, or at the roulette table. The father of a friend of mine had £80,000, yielding him, at four per cent., over £3000 per annum. He bought some shares in Guinness' Brewery when first they came into the market. Owing to the rapid rise which followed, he was able within a week to realise a profit of £5000! This turned his head, and he began to imagine himself a born financier. He, however, succeeded by his speculations in losing the whole of his £80,000 within a year, and brought frightful trouble and suffering on his family. This man's sin was the desire to get rich quickly without labour, and he was but one of many.

Since trade is so dependent on individual enterprise, it is hardly surprising that abuses take place, and that legitimate enterprise degenerates into gambling. Unfortunately the testimony all around is that the gambling spirit is increasing terribly, at the expense of old-fashioned methods of trading. An honest man of business watches the market, and uses his brains in looking out for a favourable turn. When a suitable opportunity occurs, he ventures his money, taking care that, if his opinion

turns out to be wrong, he has sufficient capital in hand to prevent even a heavy loss meaning ruin to him. Business conducted on such lines is but a repetition of Joseph's buying up corn when it was cheap, in anticipation of a time when it should be dear. It matters not whether we substitute for corn any other commodity, the principle remains the same. Markets fluctuate, whether in corn, cotton, silks, furs, railway stocks, gas shares, or anything else. The changes of fashion in ladies' dress, or in men's recreations, have scattered, as well as made, the fortunes of many men. That healthy pastime cycling has been the cause of fortune to many manufacturers, and if it went out of vogue, many might be ruined. But this is not entirely a matter of chance. The wideawake man of business is always on the watch for favourable or unfavourable changes in the market, and he acts accordingly. The gambling speculator, on the other hand, hardly attempts to feel the pulse of the public; he rushes headlong forward, and heedlessly stakes his all. Like other gamblers he may win, though often success is but a preliminary to future loss. A change in fashion, or an advance in practical science, such as the substitution of electricity for steam or gas, may bring about his ruin. We hear of great fortunes being made, and sometimes, of course, they are legitimately made. But often these huge fortunes, rapidly made, are as unhallowed as the bright coins the gambler at Monte Carlo has

pushed to him by the croupier, when his stake has been successful.

Legitimate traders, who make it their calling in life to deal in certain articles, complain bitterly of the outsiders, having no knowledge of their particular business, who rush in, and stake money in the purchase of large quantities of goods, not for the purpose of *bonâ fide* trade, but merely on the chance of a rise. To them the particular thing in which they "operate" is nothing—corn, leather, furs, tea, coffee, cotton, and any other article in the market, are all alike to them. These articles are like so many colours on the roulette table, or the marks on the dice, and they pocket their money, or pay their losses (if they can), in the spirit of the gambler. The great increase in this class of wild speculators, is not only doing grievous harm to trade, by disturbing the markets, but it has a tendency to increase the speculative leanings of the legitimate dealers, who, as it is, have quite sufficient to tempt them in that direction. If this element increases in the future, as it has in the past, the evil will be very serious for English commerce. The regular dealer studies the questions that affect his business; he understands the law of averages, and of supply and demand; he is able to detect a gradual increase or a gradual falling-off in the consumption of certain articles, and he regulates his affairs accordingly. But the interloper, who knows nothing and cares nothing about the particular article on which he has staked his money, not only

runs hazardous risks himself, but is naturally a disturbing factor in ordinary business calculations.

Apart from any higher consideration, the evil of gambling in trade, is, that it tends to produce commercial demoralisation. Instead of carefully cultivating sound judgment and painstaking industry, men are tempted to look out for "a stroke of good luck." Consequently, instead of adopting every means that will improve their knowledge, judgment, and skill, and industriously taking pains to ensure success, they resort to all sorts of tricks and dodges to bring about the stroke of good luck, which they are tempted to think governs all commercial transactions. Now and then unexpected good fortune will fall to a man, but it is a poor thing to depend upon. The discipline of painstaking perseverance leads a man to cultivate the whole of his powers, and we may rest assured that the nation with the largest percentage of industrious men in its commercial circles, will, other things being equal, show the right way to attain prosperity. Tricks in trade can never, in the long run, compete with steady, honest, painstaking perseverance.

Perhaps one of the chief causes that has favoured the class of speculating interlopers, is the increase of business in "futures" as opposed to "spot" prices. Owing to the perfect system of telegraphy which now spreads all over the world, methods of doing business have changed considerably. Merchants are kept informed of the state of the markets in every quarter of the globe, and the existence of an unusually

good or bad crop in any country is as well known in London or any other of our great cities, as it is in its own capital. Thus the recent famine in Russia, and the good harvest in America, were speculated on by English corn merchants, long before the effects of either was felt in the two countries primarily concerned.

In touching upon this point, it is necessary to discriminate carefully between genuine transactions and mere speculative bargains. No objection can be taken to *bonâ fide* contracts, entered into as a provision for regular trade requirements. But although dealing in "futures" is not necessarily illegitimate, indeed, in some circumstances is both necessary and legitimate, it does undoubtedly tend to produce a certain element of speculation, for the simple reason that the future is so distant, the settling day not near at hand. Things are often purchased, which do not exist, and which will not be brought into existence for a long time afterwards. It is easy to see how an enormous fictitious trade may thus arise in "futures," though it is far from easy to suggest a remedy which shall effectually discourage the gambling associated with this class of business. For instance, a large company, conducting many hotels, are anxious to ensure having lamb as soon as it is procurable. They invite tenders, and accept a certain contractor's offer. The creatures have not yet been born, and the whole business is in the distant future, so there is great temptation for the contractor to submit an unduly

low tender as a means of securing the contract. If the season is favourable, and a large number of lambs survive their birth, he does a good stroke of business; if, on the other hand, the season is a bad one, he suffers. If, in order to secure the contract, he has tendered recklessly, influenced by the fact that the fulfilment of the tender was a long way off, his losses may be very serious, even ruinous.

What applies to this supposed contract, is equally true in connection with any other investment. Tea, coffee, corn, cotton, and many other things, all lend themselves to a large fictitious trade in "futures." Not only has the crop not been reaped, but often the seed is not even sown, when the produce is sold. When we reflect how many disturbing elements there are in nature to injure either live stock or growing crops, we may begin to realise how much speculation is thus introduced into commerce. For the rich merchant who is cautious enough to watch the signs of the times in his particular trade, the risk need not be great; the law of averages will put him right, and he can afford to wait. It is different with the interloper who rushes in, not for the purpose of legitimate trade, but in the hope of finding an opportunity for a "deal" by which he may make money quickly. He might just as well speculate on the roulette tables at Monte Carlo, as prostitute commerce in that way.

There is another class of men, known as "Promoters" of companies, who, for the most part, are doing an enormous amount of harm to the unwary.

Of course among this class there are some who seek to earn money in a legitimate manner. They are always on the watch for openings for the employment of capital, and they aim to unite persons, who have only a small amount of money, together in companies formed on the joint-stock principle. But for every one among these promoters of companies who may fairly be called honest, there are a large number, possessing neither capital nor principle, who merely seek to take advantage of the speculative instincts of their fellow-men. They secure a few names of influence as directors, and then start a company. Skilfully worded prospectuses are issued, full of high-sounding phrases, and by these and other means those who have more money than brains are induced to subscribe. By various tricks the shares are run up, and then the promoters sell and clear out, like rats leaving a sinking ship, whose only care is to secure their own safety. "Father," asked a boy, "what is a promoter?" "My son," replied the parent, who had had his own fingers burnt by the operations of these gentry, "a promoter is a man who promotes his own fortune by getting yours." Speaking generally, these promoters are the sharks of commerce; and people who have money, but not much experience in financial matters, should be most careful of those knowing ones who are always wanting to put them up to a "good thing" in the way of investments. A prospectus offering six and seven per cent. presents

great temptation to persons who are only getting three or four per cent., and trustees are often pestered by widows and others to change their investments and thus increase their incomes. The trustee is thought hard-hearted and unsympathetic, because he refuses to acquiesce, whereas he knows well that high interest means great risk, to incur which is, after all, one form of gambling.

Quite recently another class of dishonest speculators have come to the front, who form "rings" or "corners" in order to run up prices. On a small scale, a good deal of this may have existed for many years in towns and places to which access is difficult. If all the tradesmen in a locality, from which outside competition is excluded, combine to raise the price of any particular article, there is nothing to prevent it. Consequently an article may be sold for double its actual market value by the formation of a "ring." What has perhaps often been done on a small scale, has recently been done on a very large scale, and some huge fortunes have in this way been made. The practice is a most dishonest one, and it is to be hoped that the working classes, who are the great sufferers, will in the future demand that legislation shall deal more stringently with questions of the kind, and that any attempt made by a "ring" to run up the price of an article beyond its fair current value, shall be treated as a serious criminal offence. The fact that capitalists are allowed to do such things puts an enormous amount of power

into the hands of a few rich men, who are thus able to increase their wealth at the expense of the poor. We have clipped the wings of the powerful barons and monarchs, who used to govern with autocratic power; but, notwithstanding the democratic tendencies of the age, we have allowed others to take their place, who can from a golden pedestal dictate the prices we are to pay for such necessary articles as salt, cotton, &c. It is a manifest disgrace that such grossly unfair practices should be permitted. If only the public, and especially the working classes, can be brought to realise the position of affairs, one may hope that such blots on our civilisation will soon be swept away. Anything more calculated to involve England in all the horrors that attended French Communism it would be difficult to imagine. When the working classes see rich men grow richer and richer by means of "corners" in things that are essential to their existence, when they know that they have to pay far more than the market value for their goods, it is not astonishing that they should revolt. One working man's paper has spoken with no uncertain sound, and it must carry with it all right-minded thinking men, of whatever political creed, when it says:—

"Cotton and sugar corners, salt and iron syndicates, with all the other fiendish inventions of greedy capitalists, intent on sucking the very life-blood of the people in order to add to their already abnormal

possessions, are a disgrace to our commercial life and a constant menace to the prosperity of the workers. All reasonable and true ideas of exchange have been lost sight of in the mad rush for gain."

It is not, however, only the papers of the working classes that are crying out; others have raised their voices. For instance, the *Saturday Review* said:—

"Rigs in copper, salt unions, cotton squeezes, syndicates for buying up medical drugs and doubling the price of them, may be carried on without interference from the law, but surely discretion suggests that restrictions should be placed on such enterprises at a time like this. They are not only a reproach to commerce, but a danger to society; none of them come into the description of honourable trade; some of them rank in point of merit with sheer brigandage, and if the preachers of socialism are to be decried, quite as pestilent are the trusts of capitalists, who with their rapacious rigs and rings fill the mouth of anarchy with argument, and invite rowdyism to violence."

Another manifestation of the gambling spirit of the present day, is the way in which the Stock Exchange has been influenced. It is, of course, a little difficult for those who are not actually members of that institution to speak on the subject, but there is a widespread feeling throughout the country that an enormous amount of illegitimate speculation

takes place on the Stock Exchange, and that the committee of management is not sufficiently alive to the evil state of things. The tendency of human nature is to allow professional customs to blind our eyes to a right judgment on methods of making money, and apparently the Stock Exchange is no exception to the general rule. Even though outsiders are not so well informed as its own members must be, yet the opinions that have been publicly expressed on the subject within the last few years are not without their value. The search-light of a healthy public opinion, untrammelled by a professional spirit, cannot but have a good effect on this as on other institutions of a public character. We must not, of course, take all that is said too seriously, but nevertheless the opinion of outsiders should have some weight with those who are specialists, as it shows the view held by the public on their transactions. Thus our comic friend *Punch* of the 18th February 1893 was only representing public opinion when it published the following :—

“ Q. What is the Stock Exchange ?

A. The best English substitute for Monte Carlo.

Q. Has it any rivals ?

A. Certainly. The Turf and the Card-Room.

Q. In your opinion, is the Stock Exchange preferable to the alternatives you have mentioned ?

A. It is, as it is more businesslike, and consequently more respectable.”

Some little time ago a more serious journal, the

Standard, dealt very forcibly with the subject when it said :—

“It has fleeced its clients, but in doing so has at last made them as wise in its ways as its own members are, and the result is, that very many of them avoid it. As it now exists, the Stock Exchange, from the point of view of those who have money to invest, is a stupendous hypocrisy. Its committee have never protected the people from any swindle, or gang of swindlers, in return for the money given to it. On the contrary, the peculiar forms which Stock Exchange business must take have facilitated and rendered easy the perpetration of some of the greatest frauds of modern days. It is useless to blink that fact.”

When commenting on the summing-up of a case tried a few years ago before the late Baron Huddleston, the same paper said :—

“The remarks addressed to a Leeds jury the other day by Mr. Baron Huddleston, in reference to gambling on the Stock Exchange, described the evil with a vigour for which every moralist will thank him, and an accuracy which no one will be disposed to dispute. ‘A more disgraceful and discreditable species of gambling,’ he concluded, ‘did not exist in the world.’ . . . It will certainly not be the fault of Mr. Baron Huddleston, if foolish persons continue to lose their money in the game of speculation. Play at Monte Carlo—the Leeds jurors were told—is respectable compared with the

gambling carried on in the courts and alleys of the city of London. At Monte Carlo, the play is at least for ready money, and is conducted in the light of day. . . . But the Stock Exchange variety rests upon a basis, generally a very flimsy basis, of credit. 'There is not,' remarked the judge, 'a more pernicious species of gambling than this "plunging" for time bargains and matters of that description.'"

The *City Leader* says:—

"Historians will wonder at the blind credulity of a nation which supported a gigantic institution like the Stock Exchange, with its 3000 members, and its army of retainers, as a kind of charitable offering to the memory of gambling. Do the public ever think that these wealthy brokers and dealers, these bespangled clerks, and hansom-cab young men, all derive incomes from their pockets? To pretend that the *bonâ fide* business done in the market is the mainstay of the members, is to talk arrant nonsense. The Stock Exchange is an institution that may be regarded as a monument to the folly of the British public, who blindly and wilfully rob themselves to provide large incomes for a crowd of worthless men. In using the word worthless, we do not mean morally worthless, but worthless to the progress of the nation, and the advancement of the welfare of mankind. Speculators, notwithstanding that they are under the impression that they gamble to win, do in fact gamble only to lose."

The same paper also says :—

“No one who has followed past events can pretend that a great institution such as the Stock Exchange, whose operations are based on financial immorality, can be allowed to go on unchecked for ever. The time must come when the voice of the nation will demand either its extinction or regeneration.”

The unsatisfactory moral tone in commercial life at the present day has also influenced some of the banks, and the great increase in the number of banks, which so many suppose to be an indication of national prosperity, may possibly be the result of the gambling mania which has seized commercial men. The *Standard* says :—

“It would be a most satisfactory incident in current business, could we set down the clear improvement in banking profits to increased trade; but there is no trace that it is so. In London, nothing can be more certain than that the profits of banking have not been lately augmented by an increased trading demand for credits. The profits of banking have, therefore, come not from trade development but from speculation, and the speculation which has benefited the money-lender above all others has been that of the Stock Exchange. This is a remarkable fact, the significance of which few people try to realise. The constant tendency of banks in this country has been to increase their Stock Exchange commitments. This they have

done until some banks now live by Stock Exchange business and little else."

The same paper also says :—

"Bill-brokers complain that they have been very badly treated by the Bank of England in the late struggle for money. A rule of the bank does nothing to stop speculation, where nowadays it is most outrageous and insensate, but it punishes the bill-broker who may be doing a careful legitimate business. He suffers, not the stock gambler who does the mischief. This is what happened at the Stock Exchange settlement just concluded. All banks were compelled to pour their balances into the Stock Exchange to prop up the gambling there."

Another paper, the *Economist*, says that £400,000,000 are lent by the banks to the Stock Exchange, and that not more than ten per cent. of this amount is used for *bond fide* investments—the remainder is used in "speculation." It is said that sometimes banks advance immense sums of money to stock brokers and jobbers, *perhaps only for one hour*, at enormous interest, such as five per cent. *per hour!* (*not per annum*).

It is easy for those who wish to keep their eyes shut to unpleasant facts, to say that this is a very alarmist view of the question, and that the evil cannot be so great as is said. The probabilities are that the great bulk of the public know very little about the extent of the evil. At all events, it is a little difficult to explain why the late Baron Huddle-

ston—a judge—the *Standard*, the *City Leader*, and the *Economist*, should combine to make false statements on the subject. He is no friend to his country who will endeavour to conceal failings of this kind, until it is too late to remedy them. The Stock Exchange and the banks are to all practical purposes public institutions. The public, therefore, have a right to ask in self-defence that a Royal Commission shall examine into the whole question, and that the necessary legislation shall follow. It may be difficult to outsiders, who are neither on the Stock Exchange nor in banking circles, to say how far the evil has extended, and to draw the line between fair dealing and gambling. But there are plenty of honest men left in the commercial world who could lay down certain broad lines beyond which speculation becomes illegitimate, and degenerates into gambling.

There are some perfectly upright and honourable men who are members of the Stock Exchange, and one cannot but feel that, in justice to these, the Committee should make it perfectly clear to the public that they have done all they can to keep out unlawful speculation. At present, whatever the truth may be, there is a feeling abroad that such is not the case, and that a good deal of illegitimate speculation is carried on, with the connivance of the authorities. There is an old proverb which says that "there can be no smoke without fire;" and it is not a little remarkable how widespread this impression is, and how it is supported by the press,

and even by judges on the bench, speaking in their official capacity as to transactions that have taken place connected with the Stock Exchange.

Outside of such recognised institutions as the Stock Exchange and the banks, the gambling mania has called forth a large number of irregular traders in stocks, who carry on what are known as "Bucket Shops," in which poor people can have their gamble by putting down very small sums. These persons are to legitimate trade what tipsters are to sport, and their profits are made out of the gullible public. The tipster or sporting prophet advertises largely that he has for years been right in indicating the winning horse. The owner of a "Bucket Shop" issues a circular in which he calls himself a stock and share dealer, and which is headed "Another Grand Profit," or "Enormous Success of Last Syndicate," or some other skilfully designed phrase, as misleading as it is high-sounding. He then goes on to inform the public that for £10 sent to him to invest, probably £18 or £20 will be immediately returned. Indeed, to read these circulars, one would think that at last one had come across a truly philanthropic man, who wished to enrich every one around him. To whom we might apply the words of Shakespeare from "Timon of Athens":—

"We are born to do benefits. . . . Oh! what a precious comfort 'tis to have so many, like brothers, commanding one another's fortunes."

Strangely enough, the victims of the "Bucket

Shop" dealer never seem to reflect that if he is so able and willing to enrich them, he might also fill his own pockets by his special aptitude for finance. The brazen-face lies that are advertised by these gentlemen have the effect of choking off all thoughtful people, but they seem to have absolutely a contrary effect on some—and there are more fools than wise in this world—for a large number of absolutely poor people entrust to them their savings to "invest." It may interest some to see a copy of a circular lately received from one of these philanthropic gentlemen, as the modest language used by one who evidently does so much to enrich the poor, is in itself worthy of study:—

"DEAR SIR,—No doubt you have observed how remarkably correct my forecasts of the Stock Market always turn out. My last Syndicate has just been closed at £22, 10s. per share profit, and I feel fully convinced the one now forming will be equally as successful. I have a few shares which I can offer you; they are £10 each, limited liability, and I feel sure if you took them you would be extremely satisfied with the result. Upon receipt of your cheque for the amount you wish to speculate, I will immediately send you official receipt, and I feel confident a handsome profit will be made.—Yours faithfully,

"T. BLANK.

"*P.S.*—By the state of the Market to-day, I believe £100 outlay will secure £250 to £300 profit."

As a rule these firms trade under assumed names

and in some cases it is obvious that the same man has more than one designation, doubtless on the principle of the fisherman who tries various kinds of bait to attract different kinds of fish. Sometimes a firm comes to grief or is exposed, and that particular name ceases to be used, but one is pretty sure to recognise the same style of language under a different *nom de plume*. There is one characteristic that is common to all, and that is a charming modesty. One firm, for instance, advertises itself as "The oldest establishment, and the most successful corporation in the kingdom." But though none of them seem to fail through lack of assurance in their own powers, it would be amusing, were it not such a serious thing (for thousands are ruined through these lying circulars), to see how they vie with one another in promising large dividends to those who are confiding enough to trust them. Unfortunately for the public, the hopes of these sanguine gentlemen are not always realised. The *Financial News* some little time ago said:—

"Every post brings us the piteous wail of some country speculator, who has fallen into their wiles, and discovered too late that their specious promises and alluring baits are but as ashes in the mouth. Success of the most phenomenal character is claimed with the most unblushing effrontery, and we have no hesitation in saying, that in the great majority of cases their clients have been seduced to embark in their ruinous projects on the strength of a tissue

of unmitigated lies." "I am a loser myself of several pounds in this swindle. I know most of the unfortunates personally, and can vouch for the fact that several hardworking fellows have put every shilling almost that they possessed into it," says a correspondent who has himself suffered.

A correspondent from Boston, Lincolnshire, also wrote to the same paper to say, "that £200 was sent within the last ten days of September, and from what I can learn, they have got something like £1000 out of this small place." Another from Cheltenham writes, "that a very large number of people there have invested and lost their money, among them being small clerks and servant girls." Similar testimony is borne by a correspondent from Warwickshire, and more such testimonials might be added did space permit.

These unauthorised stock dealers differ very materially from the Stock Exchange brokers. The latter are not allowed to advertise, and if they become bankrupt, or are guilty of some fraudulent practices, they are expelled from the Stock Exchange. That a great deal more might be done to purify the Stock Exchange there is very little question. But still there is some attempt to uphold an air of respectability, and the public are not fooled by lying advertisements.

To the credit of the Committee of the Stock Exchange, it must be said that advertisements have recently been inserted in the daily press cautioning

the public against dealing with persons who advertise, as the following specimen will show:—

“THE STOCK EXCHANGE.—MEMBERS OF THE STOCK EXCHANGE ARE NOT ALLOWED TO ADVERTISE for business purposes, or to issue circulars to persons other than their own principals.

“Brokers or Agents who advertise are not in any way connected with the Stock Exchange, or under the control of the Committee.

“List of Members of the Stock Exchange who act as Stock and Share Brokers may be obtained on application to

“FRANCIS LEVIEN,

“*Secretary to the Committee of the Stock Exchange.*

“COMMITTEE ROOM, THE STOCK EXCHANGE,
LONDON, E.C.”

But with some of the dealers who conduct Bucket Shops, there is absolutely no attempt to maintain any professional *esprit de corps*. Not only are circulars issued by thousands, but the columns of newspapers are used to advertise their pernicious lies, which thus penetrate into every locality, however remote, attracting mechanics, governesses, domestic servants and others to stake their little savings. Even clergymen, and other persons who ought to know better, burn their fingers terribly over speculations of this kind. The *Guardian*, a clerical organ, says:—

“A recent case has shown that astute persons are quite ready to take advantage of the speculative instincts which exist even in elderly ladies and respectable clergymen. The stock-jobbing advertisers, who recommend safe investments, hold out a sore temptation to many worthy people, who are incapable of deciding the difficult casuistical question

as to the distinction between a fair investment of capital and a mere gambling speculation in untrustworthy securities. We will not attempt to solve the problem. It is enough to point out that there are modes of investment which are as clearly gambling as *rouge-et-noir*, and that those who allow their conscience an important share in their ordinary daily affairs ought not, if they are consistent, to exclude it from all influence on their investments."

No doubt something could be done at once to protect the public against professional gamblers of this kind. In the first place, the proprietors of the leading papers ought to exclude from their columns such advertisements. A solicitor, writing to the press, says:—

"I wish that the *Times*, *Standard*, and other respectable papers, could be induced to refuse all advertisements respecting the attractions offered by these persons. If once their advertisements were stopped the whole system would be put an end to, except that then, perhaps, dog would eat dog, and the rascals of the speculating world would be left to prey upon one another."

One often sees in the leading daily papers a denunciation of Monte Carlo, where, as has already been said, the gambling is, at all events, open and straightforward, and yet in the advertisement columns of the same paper are lying appeals to the public, calculated to convert England into one vast gambling hell.

Averse as I am to an appeal to Parliament to step in at every turn, I recognise that there are times when judicious legislation can do much to protect the public. If Parliament can intervene to protect us against margarine being sold as butter, surely it is not too much to ask that something should be done to stamp out a class whose practices are bringing about an enormous amount of ruin and suffering. A raid is now and then made by the police on a West End club, in which some young lordling who has inherited his ancestor's money, but not his brains, is dissipating his heritage; while all the time thousands of people, to whom money is of far more importance, are suffering because they are foolish enough to believe the lying advertisements contained in a newspaper or circular. One writer has well said:—

“There is an outcry—renewed from year to year—about the horrors of Monte Carlo. The catastrophes of the City are not so dramatic. There are no picturesque contrasts of glowing saloons and calm seas, but if the sum of calamity could be weighed, mass for mass, the misery that results from the play on the Riviera would be trifling compared with the tragedies brought about by a single day's transactions in a single speculating agency in the City of London. The demoralisation extends through all classes, and affects most fatally precisely the classes who have no margin of fortune to fall back on in case of ill-luck.”

And Mr. H. V. Mills, writing on the causes of poverty, says :—

“Every shilling which the stockbroker takes away from the market to his villa in the country is a shilling taken from the working classes, cunningly appropriated by a drone. If all the stockbrokers in England were to emigrate we should be none the poorer. They do not produce; they do not educate; they do not contribute to the welfare of society in any way, and yet they live upon the fat of the land by reason of their cunning, and therefore they are a cause of the poverty of the people.”

The truth of the matter is, that ordinary people should leave alone speculation in stocks or anything else. There is a certain class of men who are “in the know,” whose business it is to study the rise and the fall of stocks, and to deal accordingly, but outsiders have no right to dabble in the business of the great financiers and bankers, and, if they do so, they may rest assured that sooner or later they will have to pay the penalty in frightful losses. There are legitimate Stock Exchange transactions, and men with an aptitude for finance can honestly build up fortunes. But they are in a small minority, and they require a special training and special opportunities to enable them to feel the pulse of the financial market. Everything is against the amateur who dabbles in finance, and even if he is lucky at first in his transactions, he will find that sooner or later, as in the case of the gamblers, the luck will turn against

him. I would commend the following remarks of Mr. Laing, which appeared in "Modern Science and Modern Thought," as very much to the point:—

"If a man plays at *rouge-et-noir* with one chance in a hundred in favour of the bank, it is certain that if he plays often enough he will lose his capital once at least for every time he plays. Or, if he speculates on the Stock Exchange, the turn of the market and broker's commission will, in the long run, certainly swallow up his original capital. And yet men will gamble and speculate, because they cannot resist the pleasing illusion that they are lucky, and that it would be very nice to win a large stake without, having had to work for it."

Again, the same writer says:—

"The speculator forgets that the broker and the jobber live on him, and that they must be paid before he can make a penny. First, there is the brokerage to be recovered. Next—and this, of course, is a far more formidable affair—there is the jobber's 'turn' to be made good. You buy Brighton 'A' at 165, and pay one-eighth commission. Before you see your money back—to say nothing about making a profit—the stock must rise about three-eighths, for you cannot safely estimate the jobber's 'turn' at less than one-quarter. On the face of it, then, you start with a dead loss of three-eighths on every £100 worth of stock you buy. Besides this, if you happen to be on the opposite tack to the dealers, you have the 'House' against you. That is to say, you have

to reckon with a number of men who will resort to every dodge to make your stock go their way, which is directly opposite to the way you want it to go. If you have bought the stock over a big rise, the chances are that you will lose, or you may want to 'carry over.' The broker must be paid, and the contango must be paid. Sometimes you carry over the same stock for many accounts. Where, pray, is the chance of your getting out of your Brighton 'A's' with anything but a loss? These stocks are the playthings of powerful rings, who manipulate prices as they please. To-day it may suit their book to buy; to-morrow it will equally be their cue to sell. How can the ordinary speculator avoid coming to grief in such circumstances? The only people who make money on the Stock Exchange are those 'who are in the know.' They have a card up their sleeves which they know they are going to play, and they make their bets in advance accordingly. But then this is not speculation: it is playing with the loaded dice, thimble-rigging, sharpening, anything you please but speculation."

Before closing this chapter, it may be well to say a word with regard to life and property insurance, for gamblers and their friends have again and again defended the evil courses in which they are engaged by contending that we also are gambling when we pay for life insurance, or when we insure our homes against fire. There is just enough truth mixed up with this countercharge to confuse people. It has

ever been one of the tactics of the Evil One to endeavour to blur the line of demarcation that separates right from wrong, so as to get many over on to the wrong side. We see the same tactics in other questions of morality, and it need not astonish us if in this gambling question we meet a well-known foe in a new disguise.

This argument, as already admitted, has just an element of truth in it, though the conclusions arrived at are utterly illogical. Scientific gamblers base all their transactions on the calculation of probabilities. Any one who has watched the crowded tables at Monte Carlo will remember the slips of paper, or the note-books, in the hands of those who are taking part in the gambling operations going on, and can recall the hurried calculations which are a part of the system by which each individual is guided. Nobody but a fool at a gambling table throws down his money at haphazard. All the old experienced hands have a rough-and-ready system of some sort for calculating probabilities. If there are ten blacks to one red, it stands to reason that the probabilities are ten to one in favour of the black, and so on with all the other colours in proportion to the frequency with which they appear; and if a very long period is taken, the chances are that each colour turns up in a fair ratio to its strength as regards the others.

This is of course the exact principle on which all insurance offices conduct their affairs. Take, for example, life insurance. It has been ascertained

by careful calculation that of a large number of people certain proportions die at different ages. If a young man *knew* that he was going to fulfil the allotted space of threescore years and ten, it would not be worth his while to insure his life. He would be better off by putting his money into a savings bank. But then this is just what he does not know when he commences to pay his insurance money. If he dies at thirty or forty years of age, there would be a comparatively small sum of money at the Savings Bank for his widow and children, whereas the Insurance Company pays over a much larger sum to those he leaves behind him. There is therefore in this transaction a decided element of chance to the individual, though to the Directors of the Company it is reduced to a minimum. They deal in large numbers, and the calculation of probabilities informs them to a nicety what percentage of persons will die at different ages, from the time when they start insuring to the uttermost limit of human life.

While there is to the individual an element of chance in the transaction, it is ridiculous to assert that the evils of gambling are associated with life insurance; nor would it be easy for any one to point to a single instance in which the gambling instinct has been created or excited by an institution which is of the greatest benefit to many. But though this element of chance cannot be eliminated, whether in connection with insurance or most other human undertakings, no reason exists why it should be

abused, or appealed to for mere purposes of pleasure, or for purposes of greed. The individual who insures his life knows, or can ascertain if he wishes, the full amount of the risk he runs. The stake is small, and he is perfectly certain that it will create no unhallowed craving for greater risks. Whereas in gambling, however small the stake may be at starting, the individuals have absolutely no guarantee that they may not, as they go on, be excited either by their losses or their winnings to such an extent, that they soon exceed the moderate stakes agreed on when with cool heads they first sat down to play.

Some little time ago *Punch* represented a gentleman saying to his wife, "My dear, I have insured my life to-day." "That is just like you selfish men," retorted the wife, "going and insuring *your* life, and not thinking of insuring *my* life!" Now, excepting in the brains of our business-like wives of this description, no one seriously considers that men insure their lives for their own sakes, as from the very nature of things it is impossible for them to reap any benefit from the transaction. They insure entirely for the sake of those whom, in the event of their death, they will leave behind. But with gambling it is otherwise. The animating spirit of the gambler is a desire for personal and immediate gain, which is a selfish one; whereas the underlying principle of all life insurances is an unselfish one, the transaction being entered into for the sake of others. A well-conducted Life Insurance Company

is carried on upon the principle of a legitimate provision *against* chance, whereas all forms of gambling are in the nature of an illegitimate appeal *to* chance, and must sooner or later have an unhappy ending.

In conclusion, it may be well to remind the reader that the great aim of life is not to acquire wealth. It is the widespread haste to get rich that unfortunately exists all around us, which is the cause of so much poverty. The eager excitement in the hurried race for wealth turns the heads of many, and they lose their all. Others there are that break down under the strain, which few brains can stand, and, if not financially insolvent, they become physically bankrupt, and are no longer able to pursue their business. But even those who do not break down physically, and do not suffer from the result of excessive speculating tendencies, degenerate in many other ways. The case of the great American millionaire Jay Gould, who, worn out by the wear and tear of amassing wealth, recently died at the age of fifty-six, is, it is to be hoped, somewhat exceptional, but it illustrates in an exaggerated way what an enormous number of men are doing on a smaller scale. The man who so feverishly seeks after wealth, whether he obtains what he wants or not, soon succeeds in acquiring a dull metallic nature, which takes little interest in anything else. I once stood with a merchant on a hill overlooking one of the most prosperous towns in the north of

England. He had himself acquired a considerable income by hard and painstaking work in his business, but he had always carefully guarded against making the acquisition of wealth the one all-absorbing interest of life. As we stood on that hill he pointed out house after house in which rich men had lived, who had gone under in the exciting scramble for wealth, and he told me what a demoralising effect he observed that eager feverish search for money had on those who were successful, and how few public-spirited men it developed. Some of the most generous givers that this country has ever seen have been found among our merchant princes, of the type of the late George Moore, the late Samuel Morley, and many others. But no one knows better than men of this stamp the temptations of wealth, and how many become degenerated by it. By constant watchfulness they kept themselves free from the taint which is so often associated with the acquisition of wealth, realising that there was a nobler object for which to live than the mere accumulation of that which Thomas Hood describes in his lines—

“Gold! Gold! Gold! Gold!
Bright and yellow, hard and cold,
Molten, graven, hammer'd and roll'd,
Heavy to get, and light to hold.
Hoarded, bartered, bought, and sold,
Stolen, borrowed, squandered, doled;
Spurned by the young, but hugged by the old,
To the very verge of the churchyard mould,
Price of many a crime untold.”

CHAPTER VIII.

MONTE CARLO.

LIKE many other visitors to Rome, I determined to break my journey at Mentone, and pay a visit to the well-known gambling hell, which has taken the place of Homburg, Baden Baden, and other resorts favoured by former generations. A chapter, giving the impressions I formed of that sink of iniquity, may not be out of place in a book devoted to gambling and betting.

One generally associates iniquity with a descent of some kind, and we speak of the headquarters of evil as the "lower regions." But a visit to Monte Carlo upsets a good many preconceived notions on more subjects than one. Directly I alighted from the railway carriage I was informed that there was an immense lift to take the visitors *up* to the citadel, the only place in Europe where the Goddess of Chance is openly enthroned. I had a look at the lift and at the people who got into it, but I preferred to walk up the hill through the gardens, which are laid out so beautifully. Not that any human skill is required to make the place attractive, for nature has lavished her gifts in every direction.

Everything to charm the sense and captivate the eye is there, and he must be strangely constituted who can look unmoved on all this lovely scenery, which is equal to anything I have seen in Italy, India, Burmah, South Africa, Egypt, St. Helena, or any other of the countries in which I have travelled.

The thought that filled my mind, as I stopped from time to time in ascending the hill, was one of sorrow that the Evil One should have secured so lovely a place in which to enthrone the enchantress who presides over so much of his vile work. But so it is ; and Monte Carlo is not exceptional in this respect. The Indian traveller needs not to be told that the most lovely spots are selected by the god of this world, as sites for the idolatrous temples in which false worship is conducted, and history generally tells us of the beauties of nature that surrounded the heathen temples in which the most frightful and appalling cruelties were perpetrated. But at Monte Carlo false worship is not the prominent feature which strikes a visitor. Atheism, or the absence of any god, could more truly be called characteristic of the place. And where there is no god, some substitute is soon found ; hence that palace or casino in which is enshrined the Goddess of Chance, who daily attracts her devotees. With what earnestness they worship at her altar ! What lavish expenditure is conspicuous on every hand ! We must do these people credit—let the devil have his due—what they do is thoroughly done, and well

done. Expense is not spared ; everything is done royally, with a generous hand, and no meanness or stinginess is apparent in any direction. What a contrast to the Church of Christ ! Alas ! that it should be the case that the ministers of the Gospel at home, the missionaries abroad, the managers of our orphanages, and other Christian institutions, should ever be sending up the piteous wail of want of funds, of work not done because the sinews of war are not forthcoming, of workers broken down because the wherewithal to send them on a holiday is not available. Yet this is going on while the devil's servants, reckless of expenditure, provide all that is needed to carry on the work of their master.

The casino of Monte Carlo is surrounded by lovely gardens. Many visitors come there without a thought of gambling, simply desiring to see the surroundings, and often they leave, cursing the day upon which they set eyes on the place ; for those attractive gardens, and the still more fascinating music, allure many into the doom that awaits them. When one looks on the gardens, it is difficult to realise how many aching hearts there have been amongst those who have paced up and down gazing on the same attractive scene.

Many of the visitors who crowd into the casino are not actually staying at Monte Carlo, but come from Mentone, Nice, Cannes, and other places in the Riviera. But there is one thing that seems to pervade the whole district, and that is—gambling.

The one prevailing topic of conversation is the casino. Many are earnest in its defence, many are bitterly opposed to it, and, of course, some are indifferent. But it is extraordinary how it monopolises the conversation. It is far worse than the weather in England as an all-absorbing topic. In the carriage in which I travelled there was a young fellow of about five-and-twenty, who was evidently a pretty regular visitor. As soon as the train stopped, in got a British paterfamilias and his wife, with two rather pretty girls, their daughters. This young fellow knew them, and the first greeting that passed was "How do you do? What! not going to have a gamble to-day?" "Oh," said one of the sisters, "we had a jolly gamble yesterday, and Alice won such a lot, and we wanted to have another to-day, but we have to make some calls in Mentone. We shall be certain to be there to-morrow." Oh, fathers and mothers, even if you are not tempted yourselves, what fatuous folly it is to bring innocent sons and daughters to these haunts of iniquity! The whole atmosphere is tainted, and what right have you to expect that your offspring shall escape pollution, when hundreds of men and women, sons and daughters of other parents, are being lured to destruction? Are there no other lovely spots in Europe, that you linger on the outer edge of this vicious maelstrom, into which so many are sucked every year? Even if not actually engulfed themselves, how their young minds must be tainted by

the sights they see, and how their tender consciences must get hardened by all they hear.

She is a cruel and a capricious creature, that Goddess of Chance ; she may look attractive and may give beautiful presents to some of her worshippers, but she chooses her victims from the very ones whom she has fascinated ; and how do you know that your daughter or your son may not become a victim ? A certain percentage of all the innocent girls and young men who approach her shrine yield to her fascinations, get drawn into a slavish bondage, and then receive the fatal blow. Their wild shriek of despair may not be heard amongst the fashionable throng of well-dressed visitors in those gilded saloons, but the fatal blow is nevertheless struck there. The victim sneaks away to suffer, sometimes to die, elsewhere.

Before actually entering the saloons in which the gambling tables are, it may be as well to say a word about the main attraction of the casino, apart from the gambling, and that is the music. The orchestra is said to be the best in Europe, and costs at least £10,000 per annum. An enormous number of people who would never think of going near the place for any other purpose, crowd over every day from all the neighbouring hotels, simply to hear the orchestra, for which no charge is made. By this means the prejudice against gambling begins to be broken down, and there being a good long interval—doubtless for the express purpose—between

the afternoon and evening performances, a great many, by way of filling up their time, and prompted by curiosity, saunter into the saloons to watch the play. They have no intention of playing themselves; but the fact remains that the bulk of the profits are gathered from this fashionable crowd, who pour out of the concert-room into the saloons, and who provide plenty of recruits for the great army of gamblers. It is true that the music is supplied without charge, but many of them pay dearly throughout their lives for the single hour of enjoyment they have had with that music. The power of fascination the Goddess of Chance exercises over many people, almost unknown to themselves, is so great, that the only safe course is to remain away, and not come within reach of her charms.

People in this world are not often so public-spirited as to give us much for nothing. There is usually a *quid pro quo*, and it is not likely that M. Blanc, the originator of this gambling concern, would be any exception to the rule. He pays his £10,000 per annum for the orchestra, and offers to let the public in for nothing, knowing that a large proportion of them will be led on to other things and ultimately repay him with ten times that sum. Is it wise for Christian parents to expose their sons and daughters to that risk? If they desire good music, why not pay for a ticket for each of their family at one of the best London or Continental concerts? To me it seems that many

pay the penalty of their own meanness. They think they can get their music on the cheap, without any charges, and so they avail themselves of the opportunity, oftentimes with frightful results. I cannot think how respectable members of society, at Nice, Mentone, and neighbouring places, can go over to listen to the music, which, although it costs them nothing, is paid for with the price of blood. Even if they never enter the saloons, they help to swell the fashionable throng in the concert hall, and give an air of respectability to the whole establishment. If not for their own sakes, then for the sake of their weaker brethren and sisters, they ought to abstain from going to the concerts, which, more than anything else, serve to recruit the army of gamblers, and to keep the institution going. If only actual gamblers went to Monte Carlo, the place would soon become disreputable, and it would not be so easy to secure fresh and innocent victims.

As with the gardens and orchestra, so with the casino, no money has been spared in making it attractive to visitors. It is a huge palace approached by a flight of steps, which adds a certain grandeur to it. Personally, I do not admire the building nor its decorations, some of which are of very doubtful taste, though not at all out of keeping with the surroundings. However, there are plenty of people who admire both. None but well-dressed persons are allowed to enter. One young Englishman, staying at Mentone, had walked over in a pair of

knickerbockers such as are now worn a good deal by English gentlemen, but this costume could not be tolerated at such an eminently respectable place; so he was turned back, and had to present himself the next day in more conventional garb. Another gentleman was refused admission because he was not wearing a white collar, that being also considered a mark of respectability; so he had to adjourn to a shop to buy one, and to fasten it on the best way he could over a flannel cricketing shirt, in which garment he had dared to present himself. These details may seem trifling, but they are of interest as showing how much attention is paid to external appearances, and that, though the whole place is a seething mass of moral pollution, great show of respectability is made.

Having passed through beautiful corridors and mounted a wide staircase of easy ascent, the visitor finds himself in a magnificent saloon, opening into another, which in its turn opens into another. There are many of these saloons, containing in all ten tables, eight of which are for roulette, two being set aside for cards. Each of these tables is surrounded by a large number of people, most of whom are eagerly and intently engrossed by the operations going on. The first comers manage to secure chairs, the rest have to stand. Each table has its banker and referee, assisted by a dozen or so croupiers. They are servants of the institution, and all wear evening dress. They assist at the operations, raking

up the money with small wooden hand-rakes, and passing the winnings to the individuals entitled to them. These croupiers serve more purposes than one, for they are a well-drilled body of men trained to act on any emergency, and to unite in performing the office of what at a political meeting we call "a chucker out." There are a hundred of them, and a similar number of officials trained to help them, together with a hundred more as police and detectives. These three hundred men cost the establishment £60,000 per annum, an average of about £200 each. They are divided into relays, and from ten in the morning till twelve (I think) at night, they are continuously assisting at the operations going on, without a moment's cessation.

I have often read that the scene in these saloons is heartrending, the players being described as having haggard countenances, and some of them as almost mad with despair. I do not say that such may not have been the case. All I can say is, that there was no such state of things on any of the occasions on which I passed through the saloons, and on each occasion I stood for some time at each table. I saw many sad scenes, but, to be honest, I cannot say that I should have detected, from the general appearance of the players, what was going on. As a rule, the saloons are not very crowded in the morning, but in the afternoon, when the band has ceased to play, or the concert is over, large numbers of people flock in. The crowd keeps up till late at night,

although a good many go off to the table-d'hôte at the various hotels, those who live at some distance not returning, as a rule, after dinner. The excitement towards night gets considerably greater, as is only natural, but in the morning and afternoon there is wonderfully little excitement apparent, although a careful observer can detect the existence of a good deal of suppressed emotion. Five francs, equal to four shillings and twopence, is the lowest stake allowed, and 12,000 francs, equivalent to £500, is the largest permitted at any one time.

Inexperienced players throw down their money thoughtlessly, without any calculation, and take their chances of winning or losing. It is said that a very large revenue is derived from the thoughtless class who make no attempt at a system. The older hands, however, have each a book or a paper, often printed, in which the calculations are all worked out, so they can see at a glance on what colour to stake their money. It does not, however, make much difference what system is adopted, for, although perfect honesty exists, the principle on which the play is conducted ensures a certain success to the banker. It is said that supposing all who gamble were trained, long-headed calculators, even then the banker at each table must win ten per cent. Of course a large proportion of the players are nothing of the kind, and even the good players as a rule have not enough money to enable them at a critical point to carry out the policy they know they ought

to pursue, so that their little all soon goes to swell the profits of the table. Now and then there is a run of bad luck against the officials, and the bank is broke for the time being. But a message through a croupier will in a very few minutes bring ample funds. A bank being broke means only that the usual margin for loss has been absorbed by a bad run of luck. The fact that the year 1891 brought in a revenue of 23,000,000 francs, or about £920,000, shows what an enormous profit can be derived by a rich gambling company.

Out of the profits have to be paid £50,000 per annum to the Prince of Monaco. To the credit of the present ruler, it must be said that it was no act of his that made his lovely domain into what has been rightly termed the "plague spot of Europe." His predecessor Prince Charles entered into the contract with the company, and until it expires in 1913, the hands of the prince are tied. It is indeed said that since his marriage he has refused to touch a penny of his annual subsidy, and insists upon the whole amount being spent on the improvement of his state. By this means some schools and a cathedral have been built. Whether the prince will be able, even when the contract lapses, to rid his territory of that which gives it such sad notoriety, remains to be seen. It is said that he has appealed to all the European governments to help him in bringing about an immediate change, but they not unnaturally refuse to help, as they have no guarantee

that, if they rid Europe of this particular gambling hell, another just as bad may not be started. Of course the European governments might prevent the establishment of such an institution in their own countries, but there is nothing to prevent another being started—say, in Africa. Cairo, Port Said, and Suez have for years had a most unfortunate notoriety in that respect. Quite recently, the English Government suppressed the casinos in Egypt, but only after a good deal of opposition from the Greek Government. If the English left Egypt, there is no reason why another spendthrift Khedive might not enter into a contract with the company now established at Monte Carlo. Even in Europe it is very doubtful if some of the smaller governments would not be tempted by such a bribe as £50,000 a year.

The Prince of Monaco cannot conduct his Government without money, and at present his people are living free of taxation. They have no voice in the control of affairs. All the judges, officials, soldiers, and police are paid by the company, who also keep in repair the roads, and educate the children, and provide water and gas. A change which would have the effect of imposing taxation, in addition to cutting off the custom of the thousands who now go to Monaco for gambling, could hardly fail to be unpopular there. Of course such a lovely spot would attract visitors of another sort, but however great the improvement morally, it is to be feared

that the change would mean bankruptcy to the little state. Altogether it is a dark look-out for the future, if Monaco is to be maintained as a so-called independent province. Truly independent it is not, for it is dependent on the company that conducts the casino. The question is, is it better to be dependent on the wages of sin, or to be absorbed by France, in whose territory the principality is situated? Whether Ireland ever gets Home Rule or not remains to be seen, but if the principality of Monaco teaches nothing else, it ought to warn Englishmen to make every provision to prevent another plague spot being started nearer home, with nothing but the Irish Channel to separate us. Small states are proverbial for being badly financed, and there is such temptation to the Finance Minister of a small country to increase his income by illegitimate means. Whether the revenue is raised by a contract with a gambling company, or by a resort to State lotteries, the principle is bad, and the practice is degrading to the rulers, and demoralising to the people.

Among other evils arising out of the state of things at Monte Carlo, bribery is resorted to on a huge scale. In America, the State lotteries of some of the small states, to which reference is made in the next chapter, lead to an enormous amount of bribery and corruption of newspapers and politicians. In Monte Carlo the same thing exists, with this exception, that instead of bribing the newspaper of the

country, it is the organs of other countries that have to be paid their *douceur*. The sum of £32,000 per annum is set aside at Monte Carlo for this purpose. The bribes are said to vary from £3000 to £50 according to the influence of the particular organ. It is sad to think that some of the correspondents of English papers are not above accepting sums from this source. The object, of course, is to influence their judgment as to what to insert and what to omit. When a visitor has a run of luck a great deal is made of it, and we are duly informed of the amount of his winnings. But the frightful losses, and the appalling misery caused, are carefully overlooked. It pays the company well to spend a good many thousands of pounds, in order to secure the excellent advertisement they get when an exceptional run of luck, in favour of one of the players, is telegraphed to the press all over Europe and America.

An item of news that is carefully suppressed, is the number of suicides. When the company was first established, no doubt the public formed a very exaggerated estimate of the number of self-inflicted deaths that took place at Monte Carlo. Now, however, a reaction has set in, and we are frequently informed that these suicides are all fictions of the brain. A rich friend of mine, who owns an English newspaper, wrote an article in it on the subject, and *inter alia* declared the statement, that suicides frequently take place in consequence of the gambling

at Monte Carlo, to be the result of a "fertile imagination." I am sure that he thoroughly believed his statement to be correct, and that he, at all events, was not bribed to make it. But he, and many others like him who say these things, are simply going to the opposite extreme. In other words, the pendulum is oscillating in the opposite direction to that which it originally took. The *smallness* of the number of suicides is now exaggerated, if the phrase may be used. Both extremes are wrong and misleading. Those who are bribed keep on saying that the suicides are a fiction of the brain, and eventually a certain number of people, like my friend, get honestly to believe it, and repeat that which the directors of the company are only too anxious to have circulated. The fact is that visitors do not come to Monte Carlo armed with revolvers, or with bottles of poison in their portmanteaus. On the contrary, each gambler is fully convinced that he is going to win. The sensational stories about the gambler blowing out his brains over the tables on which he has lost his money, may therefore be dismissed as improbable. Now, if visitors have not got revolvers or poison in their possession, they certainly will not find it easy to obtain them in a place that is completely under the management of detectives, whose principal business is to prevent people committing suicide on their territory. Moreover, directly it is known that a visitor has lost all, the company furnish him with a railway ticket, and all

the necessary expenses, to enable him to return home. Plenty of our countrymen have thus been returned empty, as far as their pockets are concerned, at the expense of the Casino Company. A visitor who is immediately hustled out of the place does not get many opportunities of committing suicide. In fact, everything possible is done to prevent deaths occurring on the spot. But in spite of all these skilful arrangements, it was admitted, by the authorities at Monte Carlo, that five deaths by suicide took place in their territory in 1891. Even they had not the assurance to say that no deaths occurred, so the figure was put down to such a ridiculously low point.

The Dean of Rochester made the following statement on the subject in a little book I received from him:—

“The number of deaths at Monte Carlo may have been exaggerated, but there were two, if not three, when I was in the neighbourhood not many years ago. Of one case I had full particulars. The purser of a Russian man-of-war, anchored in the bay of Villa Franca, came ashore and went to the gambling-room at Monte Carlo. At first he won; then he lost, staked a large sum belonging to the ship, lost that, and destroyed himself. More recently, seeing in one of the most popular and reliable provincial newspapers that there had been fifteen suicides within six months, I wrote to the editor, whom I knew personally, and asked him kindly to send me proof of the information. He wrote imme-

diately to his correspondent, a Frenchman resident at Nice, and received from him and forwarded to me, minute details of the last four miserable deaths. A young officer in the gendarmerie, having lost 12,000 francs, shot himself in the grounds of the gaming-house, first in the throat and then in the head; a man of sixty-five, having after many days of play lost all he had, 55,000 francs, hung himself in one of the kiosques of the garden; a lady, the mother of a family, also lost all, and threw herself from the fourth story of the hotel in which she lodged; and a Captain Wolff, of the Prussian Infantry, shot himself in his bedroom. The four sous which they found in his purse dispelled all doubt as to the impulse of this ruined man."

And a correspondent of a Continental journal makes the following statement of the deaths that had occurred during the few months that he was at Monte Carlo :—

"An Englishman threw himself under a locomotive at Nice. A Russian blew out his brains. Five or six corpses of unknown persons were taken out of the water under the celebrated rock of Monte Carlo. A Bavarian shot himself through the heart. A Pole blew out his brains in the second gaming-hall. A diplomatist at the Hotel des Empereurs, at Nice, whose name is concealed from motives of delicacy, also shot himself. At the Hotel de la Jure, at Cannes, a merchant poisoned himself. A member of one of the first Austrian families committed

suicide at Nice, in the Rue Sequirene. An advocate, belonging to Nice, precipitated himself into the sea from the rock called Rauba Capeu. A German officer suffocated himself. A Dutchman poisoned himself with laudanum. Another Dutchman, who a month before had been a millionaire, killed himself with a gun he had used at pigeon-shooting. A French widow lady poisoned herself with laudanum at the Hotel des Deux Mondes at Nice, having sold her jewels to try to regain what she had lost."

Perhaps, however, the following from the *Times* of 5th January 1891, in reference to the sad death by his own hand of a Mr. Bour, will show how active the detective department at Monte Carlo is in endeavouring to prevent any accounts of suicides appearing, and consequently how little reliance can be placed on any of their figures. That paper says:—

"The large increase in the number of persons who have this season committed suicide, or attempted to put an end to their lives in consequence of losses at the gambling tables at Monte Carlo, has created a very marked impression upon visitors to the Riviera. Many influential English people have expressed their determination never to enter the rooms again, in consequence of the action of the casino management with regard to one or two recent cases.

"The British Consul in Nice is making a thorough investigation of the case of the late Mr. Bour, an English subject. He has asked the authorities of Monaco to explain the doings of a person, now proved

to be in the employment of the casino, in coming over to Nice to search the rooms of Mr. Bour for papers, taking an inventory of the contents of his boxes, and reporting what he saw to the police of the Principality. All this was done without a warrant from the French authorities in Nice. The same individual also took possession of my card, which was left upon the table of Mr. Bour's rooms, on the occasion of my interview with his mistress. After obtaining my address, he came, in company with another person, to demand whether I was the author of the accounts of the suicide appearing in the *Times* and other papers. They said they were friends of Mr. Bour, and wished me to correct the statement that he had committed suicide through losses at the tables, and to state that he had suicidal mania. Being in possession of the exact facts, I reported this proceeding to the British Consul, and, after the necessary inquiries, he has come to the conclusion that this individual was acting in behalf of the casino of Monte Carlo. The Monaco police, in their reply to the Consul's letter upon the subject, deny that this man has any connection with them, and an effort is made to draw a distinction between the police of the Prince of Monaco and the agents of the casino. The report, however, admits that Mr. Bour's rooms were searched, and as no other person except the agent referred to visited them for that purpose, the British Consul is satisfied that he supplied the Monaco police with the details, and he intends to

make Mr. Bour's lamentable case the subject of a report to the Foreign Office.

"The mysterious death at Mentone of Count Alfred von Quadtsny, and the secret removal of the remains to Bavaria by his relatives, has caused inquiries to be made, and as the result, it is affirmed that the Count died from the effects of an overdose of morphia. The night previous to his death, he stated that he had lost all that he possessed at the Monte Carlo gaming-tables. This statement is confirmed by several guests stopping at the Hotel Mentone, where the Count's death took place."

The company, who are responsible for the government of Monaco, are clearly most anxious to insure that no deaths shall take place on their territory, but to the outside public it matters little whether the unfortunate victims are driven to suicide on the spot, or whether they creep off to die elsewhere. The fact remains that the thirty-eight per cent. received by each shareholder in the company last year on his original share was the price of blood, and that every thoughtless young lady, who, "just for the fun of the thing," throws down her five-franc piece, and, pocketing her winnings, leaves the table, is, unconsciously perhaps, taking the price of blood.

Yet parents not only bring their sons and daughters to look on, but even encourage them to play. One couple interested me very much when I first entered. It was an old lady with perfectly

white hair teaching a daughter, or possibly a granddaughter, to play. They had evidently come early, for they had secured chairs. After watching them for a time, I went on to the other tables, then to luncheon, and then into the gardens again. After the concert I went once more round the saloons, standing for some time at each table, and to my disgust I saw this old lady and her pupil still sitting at the same table, in the same chairs, engrossed in the play.

Just about the time that I was at Monte Carlo, though not actually in my presence, a celebrated gambler named Ludwig fell dead on one of the tables. His history was strange and sad. When a young man, and studying for medicine, he was led into one of the gambling saloons either at Homburg or Baden Baden. A strange piece of good luck favoured him, and within a few days he became the possessor of a fortune. It turned his head, he gave up all thought of studying, and took to gambling as an occupation for life. His good fortune soon forsook him, and he gradually lost the great bulk of his money. But he would not give it up, and so, quite a poor man, he gambled day after day, week days and Sundays alike, for upwards of fifty years. He saw Homburg and Baden Baden both closed as gambling resorts, and Monte Carlo opened. It mattered little to him where he was, one table was much the same as another. He was a clever, able man, and became a very cautious

gambler, but after having sold his body and soul into bondage and served his taskmaster for half a century, he died poor. He was well known to many habitués at Monte Carlo. If it were possible for gambling as an occupation to make a man rich, he ought to have amassed a large amount of money; but the fact that, with all his ability and persistency, he should die poor, shows that even with the greatest skill and caution it is practically impossible to make a decent livelihood by gambling. That man sacrificed everything that makes life enjoyable to most of us; he did not know what recreation was, he had no social or domestic pleasures, he had no time to cultivate a taste for literature or mental occupations. He was like a galley slave, bound to one form of occupation, and obtaining only enough to keep body and soul alive. Such was the service of the taskmaster to whom he sold himself as a young man.

The lovely scenery of Monte Carlo seems to have a peculiar fascination for young couples on their honeymoon. An old habitué of the place once remarked to me, "Always advise young married couples to avoid Monte Carlo. I have known so many ruined there." A friend there told me of a nobleman's tutor who received £500 on his pupil coming of age, and, having been engaged for some time, was married and took his young wife to Monte Carlo for a short visit. Leaving her at a hotel one day, he was tempted to try his luck at the gaming-

table, thinking he might get the means to improve his little bird's nest. He succeeded, however, in dropping £200, and then went home to tell his bride. She attributed his loss to a man's stupidity, and thinking her woman's wit would be able to rectify the mischief, she took the opportunity of his being out to go alone, with the object of retrieving the loss. But she only succeeded in throwing good money after bad, and when she met her husband they were a ruined couple, obliged to face their married life with a miserable past as a mutual reproach. While I was watching at one of the tables I saw a young fellow "plunging" hard, and every now and then a young attractive girl, obviously a bride, who was standing at the opposite side of the table, would come round and, in a nervously anxious but quiet manner, beseech him to come away. I could not wait to see the end, but to my knowledge he had burnt his fingers pretty considerably. What a beginning for a married life that a few days before was possibly so full of bright hopes!

Even if there were not a single suicide to record during the whole period that the company has been in operation, would not the ruined lives, the unhappy homes, the crushed hearts, and the seared consciences of the many victims, and of those dependent on them, be quite enough to condemn the whole institution, and to earn for the place the name of the plague spot of Europe?

CHAPTER IX.

REMEDIES.

THE first thing an Englishman usually does, when he recognises the existence of an evil, is to say that the Government ought to interfere. But though there is much that can be done by our legislators to stem the tide of gambling, it must not be thought that it can be completely dammed back by the simple passing of an Act of Parliament. Not one, but the combination of many efforts, of different kinds, is required to deal with an evil which has so many ramifications. I heard Mr. Justice Denman once remark that, after interpreting Acts of Parliament for upwards of twenty years, he had come to the conclusion that in many cases our legislators either increased the evil they meant to remedy, or else they set up a new one.

There can be no doubt, for example, that Mr. Gladstone honestly wished to decrease drunkenness, when he introduced grocers' licenses to sell intoxicants. But those who have carefully studied the subject, are of opinion that the increase of drunkenness among women has arisen out of the multiplication of opportunities for women to obtain intoxicants, and that many husbands are at this present time paying very highly indeed for so-called "groceries" that never reach their houses.

In the face of an instance of this kind (and others might be mentioned), thoughtful men are very cautious about appealing for Parliamentary interference, when an evil has to be remedied. But while we recognise that men are not to be made virtuous by an Act of Parliament, we cannot shut our eyes to the fact that bad laws often do untold harm. It has been remarked by Mr. Gladstone, that the ideal object of laws should be to make it hard to do wrong, and easy to do right. As a matter of fact, under our existing laws, the reverse of this is often true: they certainly make it easy to do wrong. Not that the laws, as far as gambling is concerned, are intentionally drawn up to encourage wrong-doing. On the contrary, speaking generally, it must in fairness to legislators of the past, be admitted that their obvious intention was to discourage gambling. But what with piecemeal legislation, in which one Act contradicts or nullifies another, and what with new artifices that have been resorted to, with the object of evading the law, things are at present in a very unsatisfactory condition. The *Times*, commenting on a recent decision, said with truth: "The state of the law relating to gaming and betting is illogical and confused." The *Standard* also has borne testimony to the same effect. Mr. G. H. Stutfield, himself a lawyer, who has written an able book on "The Law relating to Betting and Gambling," adds his testimony when he says, in an article published in the *Nineteenth Century*, referring to the law as it affects Tattersall's: "It is by no means surprising that this should not be generally

known ; it is certainly very difficult to gather it from the statute itself, made up as it is of complicated tautological jargon, which has puzzled not only laymen, but lawyers as well."

If such be the state of our laws, and if it be true that these laws are helping to increase the evil, it is not too much to ask that our legislators shall give the subject their consideration without further delay. Legislation cannot do everything, but it can do something, and in the presence of a growing national vice, which has already attained such dimensions, we need all the help we can get. It was, I think, Sir Wilfrid Lawson who, dealing with another national evil, composed the lines :—

"Meanwhile I'm convinced, for the good of the nation,
That the law should be made to diminish temptation."

I once heard Bishop Westcott (Durham) quote Machiavelli's wise cynicism, that "a ruler should encourage gambling among his enemies, and put it down by military force at home." That crafty statesman, at all events, recognised the powerful influence of gambling to degrade nations. Our rulers are at present reversing this policy, at all events on one side, for by bad laws they are encouraging the evil at home. The prophet Isaiah, denouncing the priests of his time, exclaimed, "The leaders of this people cause them to err." Not the priests, but the legislators are now leading the people to err.

It is not any hasty, panic-stricken legislation we

want. We suffer from that sort of thing too much already. Indeed it is almost characteristic of our system of law-making, that appalling evils are allowed to exist for a long time, until they have made tremendous headway, and then an outburst of public indignation takes place, followed by immediate and hasty legislation conceived in a spirit of panic. The laws thus made are often impracticable, but they succeed in lulling the public indignation, which then gradually subsides. A reaction often follows, with the result that sometimes more harm than good proves to have been accomplished by legislation.

Here is a great national vice, spreading at a rapid pace and threatening our young men in their games and sports, our working men in their labour, our business men in commerce. It seems to be the universal opinion of leading men, and those who have opportunities of informing themselves, that much of the evil arises from the condition of the law. Surely, then, it is not too much to ask that our legislators shall, without any loss of time, thoroughly overhaul existing statutes on the subject, many of which are old-fashioned, if not actually obsolete, and bring them up to date. Of this we may rest assured, that sooner or later the national conscience will be aroused in earnest, and then our legislators, whether they like it or not, will be compelled to face the question. Why wait for the evil day, with all its consequent results of hasty, panic-stricken legislation, conceived at a time of

violent agitation, when a far-reaching statesmanlike measure could so easily anticipate the future?

One can all the more strongly appeal to the legislature from the fact that the obvious intention of English law is to suppress gambling, and that there is not much required in the way of fresh legislation. A great deal would be gained if all the Acts that stand on the Statute Book were revised, so that they might be adapted to the devices of the present day. One writer has already pointed out that we might as well arm our soldiers with bows and arrows, and expect them to cope with troops armed with the latest pattern of breechloading and magazine rifles, as to expect our policemen, supported only by the existing out-of-date legislation, to counteract the new devices of the gambling fraternity. Just to mention two examples from among many. An Act of Parliament empowers the guardians of the law to proceed against a man using an "instrument of gambling," but a betting-book has been held not to come under that description. Now, for every hundred pounds that change hands on a roulette table in England, there are thousands lost through betting-books; yet the latter is not illegal! Again, a policeman cannot interfere with a bookmaker who is carrying on his calling at an athletic meeting, so long as he is content to stand upon the ground, but if he gets a brick or two and stands on them to conduct his business, he can be "run in." He may walk about and make a hideous din with his brazen voice.

bellowing out the odds, yet as the law stands he is not acting illegally! But his getting a few bricks together on which to stand is held to be an offence, because—such is the fiction—he thereby causes an obstruction to traffic, although the policeman who takes him in custody may be conscious all the time that there was plenty of room for the traffic, or that no real traffic existed. When laws are thus reduced to a farce, it is not unnatural that magistrates and police alike shrink from taking serious notice of law-breaking.

By the Act 16 & 17 Vict., cap. 119, betting-houses are forbidden, and 36 & 37 Vict., cap. 38, lays it down that a man who plays or bets in any street, road, highway, or other open and public place to which the public have, or are permitted to have, access, with any cards or instruments of gaming, or any coin, cash, token, or other article used as an instrument to such wagering or gaming, is a rogue and a vagabond, and as such may be imprisoned by a magistrate for three months. What the framers of these Acts intended is perfectly obvious, and it only requires a few words to be added, and a few to be omitted, to make them a really effective weapon against bookmakers.

Public opinion is not ripe enough to enable Parliament to deal with private betting; nor, while it is our duty as individuals to keep our hands clean in this matter, do I think Parliament should attempt to interfere with individual vices of this kind. It is, however, one thing to tolerate individual vices

that cannot be eradicated; it is quite another to allow professionals to fatten like parasites on those vices. Individual betting can only be effectually dealt with by the inculcation of a higher tone of morality, a duty which lies more with the preacher and the teacher of righteousness. But the interposition of a third person, who has a direct monetary object in spreading our national vices, comes distinctly within the province of the legislator. The brazen-faced tipster, who unblushingly advertises the most appalling lies; the brazen-voiced bookmaker, who makes a hideous din as he bellows out the odds; the commission agent, who issues circulars by the thousand, *et hoc omne genus*, are all interested in the increase of the gambling spirit, which is so injurious to the nation.

At present, such is the state of our laws, not only are these gentlemen tolerated, but, strange to say, they are actually encouraged, for the only bet that can be recovered at law is one that has been made through a third party! If A loses a bet to B, the law will not compel him to pay it. But if the bet was made through C, a commission agent, the law steps in and compels A to pay. Thus in "Oliphant's Laws of Horses, Racing, Wagers, &c.," we learn (4th ed. p. 427) that "a betting agent may pay all losses within the scope of his commission, and recover the money so disbursed from his principal."

It is perfectly obvious that such was not the intention of the framers of 8 & 9 Vict., c. 109, and there are some lawyers who maintain that such is

not the correct rendering of the statute. It has, however, been so construed by a judge, and no appeal has been made against the decision. Several judges have pointed out that the Act has been made nugatory by this decision, and Sir James Fitzjames Stephen, in an article contributed to the *Nineteenth Century*, suggests that an amending bill should be passed to remove this ridiculous anomaly, and carry out the spirit of the Act, which seems perfectly obvious to an ordinary lay mind. The Act in question runs as follows:—"All contracts or agreements, whether by parole or in writing, by way of gaming or wagering, shall be null and void, and no suit shall be brought or maintained in any court of law or equity, to recover any sum of money or valuable thing alleged to be won upon any wager, or which should have been deposited in the hands of any person to abide the event on which any wager should have been made."

There is considerable difference of opinion as to how the betting parasites should be dealt with. There are some who would treat them as brothel keepers and other panders to vice are dealt with, that is, suppressed entirely. Others there are who would tax them highly, as is done in the cases of the publican and the pawnbroker, so that at all events they shall disgorge some of their ill-gotten gains to relieve the public purse. The difficulty of attempting to suppress them entirely is, that it would be practically impossible to prevent illicit bookmaking, and public opinion might

veer round and sympathise with the culprits when fined, as it used in olden days to side with smugglers.

Laws that are too severe often defeat their own purpose, and increase the evils they are intended to restrain. In legislation there is often no use aiming at the ideal, though we should never lose sight of it. The question is not what is ideal, but what is practical. It is better to have a moderate law that will be supported by public opinion, than a more stringent one which becomes a dead letter almost as soon as it is passed, because it is too far ahead of public opinion. Moralists and religious teachers should never forget that their duty is to aim to direct public opinion, by keeping just a little ahead of it. If too great strides are made at one time, a reaction will sooner or later take place, and all the good will be undone. Hence the wisdom of Him who "spake the word unto them, as they were able to bear it" (Mark iv. 33), and who said, "I have yet many things to say unto you, but ye cannot bear them now" (John xvi. 12).

To impose upon these professionals a license fee that would amount to a heavy tax, would at once entirely do away with the worst of the class, whilst those who remained would not only be greatly restricted in their modes of working, but would be known to the police and magistrates, and would be on their good behaviour, for fear of losing their licenses. Moreover, if in future public opinion should advance so as to justify such a course, the

license system could be abolished, and the practices of the bookmaker and his *confrères* entirely prohibited. There may be legitimate differences of opinion as to the best method of dealing with this class; there can be no question that the existing system is the very worst that could be devised, and it gives no accurate means of ascertaining their numbers, or the extent of the evil they do.

It is a remarkable thing that though Englishmen generally hold higher views on most questions of morality than are held on the Continent, yet our authorities are far behindhand in dealing with those questions. While we in England allow professional gamblers to multiply and to fatten, the Belgian Government has entirely suppressed bookmaking, and when a number of the English fraternity went over to Brussels to carry on their trade, they found that the Belgian police were more prompt than those at home, and they were immediately ordered back, some of them, who seem for a time to have evaded the guardians of the law, being prosecuted by the Belgian authorities. The French Government are also very severe on this class. The German Emperor has issued an order that all officers taking money as gentlemen riders, or making money on the turf, shall be struck off the Army List. In America, it is satisfactory to observe, President Harrison when in office succeeded in getting the Legislature to pass a bill to prevent the Post-Office from being made a medium for the circulation of gambling circulars, an example that might well be

imitated on this side of the water. This Act has, it is said, destroyed the Louisiana lottery. If such a sensible measure can be enforced in America, one fails to see why in England the Post-Office should be made use of by the gambling fraternity to carry on their iniquitous trade. Indeed, may we not go a step further, and ask why should telegraph clerks, paid out of the public purse, have their time taken up in the transmission of gambling telegrams?

There is one important point on which the Legislature can well take action. The Mississippi Legislature has already forbidden the publication of betting news in the daily papers; and there is no doubt that such a step would strike a great blow at the evil. If we may judge from the amount of space in each of our daily papers that is set apart to betting news, there must be an enormous demand on the part of the readers. I have before me several calculations of the space devoted to that purpose in different papers on certain days. They vary, of course, but a calculation made by the *Record* may be taken as a fair specimen. It stands as follows:—

“The *Daily News* devoted two and three-quarter columns to sporting intelligence, the *Standard* two and a quarter, the *Daily Telegraph* one and four-fifths, the *Morning Post* one and three-quarters, and the *Times* one and two-thirds. One of the most powerful daily papers published in the country, Thursday’s *Birmingham Gazette*, had five and a third columns of sporting news and articles; the *Sheffield Telegraph* had four and a half, the *Liverpool Courier* four and a

quarter, the *Yorkshire Post* three and three-quarters, and the *Manchester Guardian* two and one-third."

To the honour of the owner of one of the papers mentioned, it must be said that he did attempt to stop the publication of all gambling news. But he found that no good was done by his effort, for it only made his readers turn to other papers less scrupulous. It is of little use for a few papers to shut out gambling news; the demand is so great that, as long as the law permits it, there will always be a supply, and the unscrupulous will gain at the expense of the more conscientious. The evil can only be met by legislative action. At present it does seem strangely inconsistent that we should forbid betting and gambling in places of public resort, and yet through the medium of the daily press encourage them in our very homes.

While Parliament is making up its mind on the subject, those who have the management of Free Libraries may take the wholesome measure of having all the betting news obliterated before the papers are placed on view—a plan that has been adopted at Wolverhampton, Leicester, Paisley, Aston, and other places. It was found that the Free Libraries became the haunts of betting people, who got their news at the expense of the ratepayers, and who crowded out the ordinary readers, for whose benefit the Libraries were established. The blotting out with black ink of all the betting news does not improve the appearance of the papers, but the results so far have been very good.

Our legislators could also institute an inquiry concerning the so-called Stock Dealers who manage "bucket shops," and either suppress them or impose a high tax upon them. It is conceivable that a demand does exist among the poor for opportunities to invest small sums of money in stocks and shares, without having to purchase large quantities. There may also be some thoroughly honest men among the owners of these "bucket shops,"—men whose transactions are thoroughly legitimate, though not perhaps quite in accordance with the views of the Stock Exchange. If on inquiry it is not considered desirable to suppress them entirely, let them be regulated and put under closer supervision. But the public have a right to demand that protection of some sort shall be given to the ignorant and inexperienced who are now the unfortunate victims of these financial vampires.

Before leaving the subject of the possibilities that lie in the hands of the Legislature in the contest with gambling and betting, there is one suggestion which would, I am sure, meet with the approval of the whole of the honest trading classes of the country; and that is, that when a gambler scrupulously pays what he is pleased to call his "debts of honour,"—the devil always coins high-sounding phrases for his dirty work,—and most dishonourably leaves unpaid his tradesmen's accounts, the law should empower the tradesmen to recover the unpaid debts from the person to whom money has been paid that legitimately belonged to them. The law

should give tradesmen a legal claim on money due to them, even when that money has been passed on by the debtor to another gambler.

Having considered the few points in which Parliament can help us, it may be well to call attention to a short but most useful Act lately passed by Parliament. I refer to the bill introduced into the House of Lords by Lord Herschell in 1891, called the Betting and Loans (Infants) Bill. It passed the Lords at once, but did not pass the Commons, being too late to obtain a hearing at the end of the session; so it was thrown out in what is called the massacre of the innocents, which takes place each summer when members are rushing off for their holidays. However, it came on again in 1892, was passed without a dissentient voice, and duly obtained the royal assent. For many years betting agents have, through the medium of bribed servants, obtained the names of boys at school, and inundated them with circulars. These agents asked the boys to send small sums of a shilling, half-a-crown, or five shillings, to be put on a horse, or on any other gambling medium, holding out as a bait the certainty of winning. Foolish young lads like to be thought "sporting," and, being very ignorant of the ways of the world, they too often believed all they were told, and so not only lost money, but cultivated the love of gambling. Sometimes the agents would allow a boy to win a little by way of encouragement both to himself and to others. When once the gambling craving

has been excited it does not need much further nursing, and all too soon young fellows take to borrowing money, and throwing good after bad, until, on coming of age, they find themselves in the hands of money-lenders.

Lord Herschell's sensible bill not only makes it illegal to tout to any one under age, but it assumes that every one at a public or private school, or at any of our colleges or universities, is under the age of twenty-one. The bill also renders invalid any promise made after twenty-one, to pay a debt contracted before that age, unless it is for absolute necessities. That those land-sharks, the betting touts, will attempt to evade the provisions of the bill goes without saying, but parents and school-masters should do their utmost to screen the boys from their villainous designs. Boys should be instructed that if they receive an appeal of this kind they should at once send it, with the envelope bearing the postmark, to their parents, who on their part have nothing more to do than to send it to the Home Secretary, with a short letter stating the facts. Neither the parent nor the boy will have any more trouble in the matter, and they will have performed a real service to their country.

It is not only in connection with lads at school that we should make a point of passing on betting circulars to the Home Secretary. The issue of these circulars to any one is illegal. As an illustration of how much good may be done at a very small cost of trouble to the individual, it may be well to mention

that a clergyman in Yorkshire who received a circular from a betting firm in London, put the circular back into its envelope, and sent it to the Home Secretary with a short covering letter asking if it were legal. The police at once took up the case, and within a few months each partner in the firm was fined £190 on one head and £30 upon another, in addition to heavy costs. The firm was charged with contravention of the Betting Act 16 & 17 Vict., by sending out and unlawfully exhibiting and publishing circulars relating to betting, and with keeping offices for that purpose. Let a good many people throughout the country only take the trouble to act as this clergyman did, and even if a prosecution did not always follow, the police would obtain a clue as to the whereabouts of those individuals who are doing so much harm to foolish and ignorant youths, and to others who make themselves into object-lessons of the old saying, that "there is no fool like an old fool."

There is another remedy in the hands of the public, which, if properly used, would put a stop to a good deal of gambling. In many places it is the custom among publicans to start Christmas "specs," which means that they issue tickets for a raffle, the prizes in which are a few geese and a good many bottles of spirits. A Mr. W. C. Amery recently wrote to the papers telling of a case in which the police discovered that a publican had sold tickets to the value of £351, while the prizes did not exceed £67. In another case he mentions, two lads won bottles of spirits, and were found drunk and nearly dead

on the highway. He gives the following very sensible advice, which, if acted on by the public, would very soon have a deterrent effect :—

“All such ‘raffles,’ ‘specs,’ or ‘prize drawings’ on licensed premises are illegal, and every publican holding one is liable to a penalty of £500, and to be imprisoned as a rogue and a vagabond. The police enforce the law more stringently now than formerly, but raffles are still held in some places. A note to the local mayor or chairman of county bench, naming the public-house where the raffle is to be held, with copies of the letter to the head constable and local superintendent, will usually be enough to remove this trap for the unwary. Should it not be found that the raffle is abandoned, a letter to the Solicitors to the Treasury, Whitehall, London, enclosing copies of police correspondence, will ensure prompt suppression.”

One thing for which Englishmen have to be most grateful is, that nothing prevails in this country in the way of State lotteries. For the last few years American magazines have been initiating us into the mysteries of these iniquitous schemes, in respect of which the State of Louisiana seems to have been the principal offender on the other side of the Atlantic. It appears that this State farms out to a company, for the sum of one million dollars a year, the right to sell lottery tickets to the amount of twenty-eight millions. Prizes to the amount of fifteen millions are given, so that the public are swindled to the tune of thirteen million dollars per

annum, equivalent to more than £2,600,000 sterling. It is said that this money is drawn chiefly from the very poorest of the people, the majority being negroes. But what must strike us as strange is, that the State should receive only such a small proportion of the profit. The explanation appears to be that in a State which is so corrupt as to permit such a demoralising practice, there must be an enormous amount of bribery, and that the thirteen million dollars of profit not only go to enrich those who are farming the concern, but a large portion of it goes into the pockets of newspaper proprietors in the form of advertisements, for which enormous sums are paid by way of a bribe; whilst another large share goes to the legislators, who in one way or another are bribed to vote for the maintenance of the lotteries.

State lotteries were once far more common than they are now. They are a great temptation to a Chancellor of the Exchequer who is casting about for an easy and popular way of raising money to meet expenditure. When we look back into history, we find that lotteries have been frequently adopted in England as a means of raising money for public purposes. They had their origin in Florence in 1530, and, a couple of centuries later, they even obtained the sanction of Pope Clement XII. From Italy they spread to this country: Haydn says that the first lottery mentioned in English history took place, day and night, at the western door of St. Paul's Cathedral in 1569. It contained 40,000 "lots" at 10s. each, and the profits were devoted

to repairing the national harbours. Queen Elizabeth, perceiving the danger of invasion, resorted to this method of raising money to put the harbours in good order, and, had the Spanish Armada a few years later been able to approach nearer to our coasts than it did, those repaired harbours would have been of great service in the defence of the country.

Later on in English history, lotteries yielded a large revenue to the crown, but in 1826 they were abolished in the reign of George IV., and from that time to the present we have been free of them; and it is to be devoutly hoped that public opinion in this country will never tolerate their re-introduction, for even from the financial standpoint it is a most extravagant way of raising revenue, and from the moral standpoint it is a most demoralising way.

Another kind of gambling is recognised by many foreign governments, but receives no sanction in England, and that is, raffling for dividends only. This practice was adopted in the case of the unfortunate Panama Canal. Each share is in the usual course numbered, and at the half-yearly distribution should receive a small dividend. But instead of these small sums being paid, they are lumped together and raffled for in prizes. And in order to keep up the excitement, it is arranged that the raffles shall take place every other month. If the total amount available for the year be £105,600, it will make up into six divisions of £17,600 each, which, divided into prizes, might run as follows:—

1	Prize of . . .	£10,000
1	„ . . .	4,000
2	Prizes of . . .	400
2	„ . . .	200
5	„ . . .	80
50	„ . . .	40

As soon as a share wins a prize, it is removed from the list of numbers entitled to compete. The whole principle is of course utterly immoral, as it appeals to the gambling instincts of those who lend money. To offer in the course of the year six prizes of £10,000 each, a sum that would to many people be quite a fortune, is to hold out very great temptation.

An attempt has been made to show in what ways our laws are defective, and incidentally it has been pointed out wherein they are better than those of other countries. But while the duty of every voter is to bring pressure to bear on the Legislature with the object of amending what is defective in our laws, it must not be forgotten that there is something far more important than the mere passing of Acts of Parliament, and that is the cultivation of a higher tone of public opinion on the subject. So long as a low moral tone exists, no amount of legislation can remedy the evil. On the whole, our laws are very good, in spite of certain shortcomings. But a higher moral tone among our magistrates, who have the carrying out of the laws, is sadly wanted. If the administrators of law would only show by their sentences that they are serious in desiring to

stamp out an evil that is doing so much harm, the police would be quick enough to bring up cases. The police know well enough when the laws are set at defiance, and have brought forward flagrant breaches of the law, but in many instances have been practically snubbed for their zeal by the infliction of trifling penalties. They know that magistrates, because their own pleasures are at stake, will reward their zeal in cases connected with poaching, and so great activity is exhibited in that department of police duty. But, to the shame of the magistrates, it has too often to be said that when the welfare of their country is at stake they display apathetic indifference. In almost every town there are public-houses, in which it is well known that gambling and betting go on, yet their licenses are renewed every year with clock-work regularity. Our laws may be defective with regard to bookmakers, card-sharpers, *et hoc omne genus*, who crowd to race-courses, football matches, athletic meetings, and coursing gatherings, but if the magistrates would only make use in real earnest of the powers they possess, a great deal might be done without any change of law to stamp out the evil. If a large number of magistrates would make representations to the Home Secretary with regard to points on which the law is weak, his hands would be strengthened in bringing forward remedial measures. There is much about our magistrates that one cannot but admire. They do an immense amount of public work without any remuneration, and, taken as a

body, they exhibit a good deal of public spirit. It is, however, lamentable to see, with certain noble exceptions, how very defective their views are on this frightful evil of gambling.

And the magistrates are not the only persons who have an influence in this matter which is not used as it should be. There is a large body of offenders amongst the clergy of the National Church, of the Nonconformist Churches, and amongst Roman Catholic priests. In whatever else these may differ from each other, there exists a remarkable unanimity of opinion among all schools of thought in the support given to raffling and lotteries at charitable bazaars. Within the last few years a great reaction has taken place, and a large number of clergy, seeing the evil that is being done, have set their faces against anything that tends to encourage it. Let us hope that before long this attitude may be generally adopted, for if there is anybody who ought to be able to go before the public with clean hands in the matter of gambling, it is a teacher of religion. Again and again has it been said by the advocates of gambling, "Why, the bishops and parsons go in for lotteries and raffles at Church bazaars; and there is no difference in principle between one kind of gambling and another." The clergy should not lead the laity to think that the end justifies the means. If gambling is wrong in any form among the laity, it will only drive men into infidelity to be told that exceptions may be made when the clergy want money. God's blessing cannot rest upon that which

comes into the treasury of the Church, if it is tainted with the sin of gambling. If the Church is poor as far as the goods of this world are concerned, she can be rich in spiritual things; the churches denounced in the Book of Revelation were not the poor but the rich. If it is absolutely true that money cannot be raised by other means than raffles and lotteries, let us do without it, rather than delude ourselves into the belief that God's work is going to be done with polluted funds. It is ridiculous to defend raffling as one of the Deans did, who said that he had never heard of any one becoming a gambler through winning a gorgeous antimacassar at a bazaar. If it is not wrong at a church bazaar to put half-a-crown in a raffle for an antimacassar worth a pound, on what principle can it be wrong at Monte Carlo to put down five francs with the chance of winning a hundred francs or more? There is no real difference whether the prize is in kind or in solid cash, for if a prize in kind is of marketable value it can readily be changed for actual money. If such clergymen as this Dean could only hear the opinions expressed about them, which we laymen often have to hear, and if they only knew how often their example is appealed to by those who want an excuse for gambling, they would be less rash with their assertions. The committee of the Northern Convocation were quite right when they said in their report that "the practice of having lotteries at bazaars, held for religious and charitable objects, has tended to make people regard with less suspicion

and abhorrence the more serious forms of gambling, and has been especially injurious to the young and unlearned, who are not able to draw fine distinctions between the different kinds of appeal to chance, or the motives by which they are prompted."

The *Leeds Mercury* remarks: "The lottery of the charitable bazaar is avoided by devices which only vary the mode of gambling, and so long as the clergy and ministers of religion condone gambling in this form, it is of little use preaching a sounder morality to those who sin in the same way under more purely secular surroundings." One Mayor of a borough says: "The example percolates downwards. There can be no effectual preaching against gambling whilst it is adopted as a source of income for religious and philanthropic purposes."

Again and again the old stock argument in defence of these raffles is reiterated—that there are a large number of people who cannot afford to buy an expensive article, but do not mind putting down a single shilling. If it is really true that no return is looked for, why cannot they give their small sums to the object for which the raffle is got up? But is it true? If truth be told, those who give their shillings like to pay for a little mild excitement. In common with the gambler, they love the excitement that accompanies the drawing, and the possible chance of a prize, and they like to screen themselves under the false cloak of religion and charity.

From one point of view private opinion on the subject of lotteries and raffling at bazaars matters

very little, for the law, however defective it may be in other things, has at all events declared these practices to be illegal. There have been many instances in which the police have interfered, but it is unnecessary to do more than refer to one case. Mr. Matthews, the late Home Secretary, was asked when in office if he would interfere in the case where the police forbade the drawing of prizes by children at a school treat at East Dulwich in connection with St. Anthony's Franciscan Church. His reply was that the police had only done their duty, all lotteries not authorised by Parliament being illegal under 42 George III., cap. 119, and so long as that law remained, he could not interfere to protect persons engaged in an act contrary to the law, however charitable and deserving of sympathy their objects might be. The fact that the offender in this case, like the Home Secretary himself, belonged to the Roman Catholic Church does not, of course, affect the question. As a matter of fact Churchmen, Non-conformists, and Roman Catholics are alike great offenders in this respect. The extreme penalty of the law for those who are responsible for getting up a lottery is a fine of £500, while each person who takes a ticket can be fined £50. It is not on account of the money fine, however, that we appeal to all who are preachers of righteousness, but on account of the bad example set to others, and the use that will be made of their names by those who follow nothing else but their failings. "Be ye clean that bear the vessels of the Lord."

One writer has well said :—

“ Oh, that our congregations would take heart
To loathe the wild bizarring of bazaars ;
Knowing that every touch of folly mars
The truth and purity of Christian art.
Think ye that building churches can impart
A sacred veil to cover every stain ?
That He who hateth all dishonest gain
Will bless a rubbing fancy-fairing mart ?
If good the cause then give thou willingly,
With no frivolity or pride of show :
If ample gifts do not come readily,
Perhaps the Lord would wisely have it so.
Ambition aims at false prosperity :
But true religion then is burning low.”

Directors of railway companies, and owners of passenger vessels, have important opportunities for putting a stop to gambling. Trains and ships are places of public resort, so, under British law, gambling is illegal in them. If all directors would only act as some have done, and instruct their officials to prevent gambling, much good might be accomplished. It is sad to hear of a young fellow inexperienced in the ways of the world, who goes abroad for the first time, with a certain sum of money in his purse to start him in life, losing all on the voyage, and reaching his destination a pauper. Long sea voyages, in which there is little to occupy the time of the travellers, seem to offer special facilities for gambling, and few ships go to sea without professional gamblers on board, whose object is to pick up what they can get.

In England the time of railway officials is at

present a good deal taken up, especially in the neighbourhood of mining districts, in connection with pigeon-flying. Hampers of pigeons are received by train from places more or less distant, and the officials have to open them and release the birds, noting the time when this is done, in each case. The pigeons fly to their respective homes, and on the rapidity with which each reaches its destination, certain bets are dependent. One railway porter told me that frequently it took him as much as a couple of hours to release all the pigeons that reached his particular station. A great many of these hampers go out on a Saturday, reaching their destination on a Sunday, so that on some lines the officials lose part of their Sunday rest by having to assist in this iniquitous traffic. Railway directors, and indeed the shareholders themselves, have a right to see that their officials' time shall not be so occupied.

Ladies also have a good deal of influence in connection with gambling, as indeed they have upon most questions, and especially those which concern our social welfare and the elevation of public opinion. Betting for gloves may appear to be a very harmless form of recreation to them (particularly as they generally do not have to pay when they lose), but when we point out to them that this comparatively venial practice is but part of a great evil that is undermining the manhood of our nation, spoiling the popular amusements of our country, and helping to ruin thousands every year, surely they will not be so callous and indifferent to the public weal

as to refuse their help, but will do their best in every possible way to discountenance and make unfashionable this great vice.

If every young lady who is asked to work for a bazaar or a sale of fancy work, would only stipulate that no raffling or lotteries be allowed to take place, a more healthy tone of public opinion in regard to those institutions would soon prevail. The better class of the clergy would be delighted to feel themselves supported in this matter, and those who take a lower moral view would be shamed into acquiescence. The clergy might also use the pulpit now and then to expose this national besetting sin, and they should take the opportunity given them at the time of Confirmation to impress on candidates the danger of allowing themselves to have anything to do with a vice that has such a demoralising and degrading effect on its victims.

In conclusion, let us be encouraged by the success that has followed the earnest efforts of our temperance friends, who have been waging war with another form of evil. The complete change of public opinion on the subject of drink during the last quarter of a century, should at least encourage us to hope, now that Christians of all denominations seem to be aroused to the evils of gambling and betting, that a change may by degrees be effected. Public opinion is, however, slow to move, and we must be careful how we proceed. It is at present customary to talk of "debts of honour" when speaking of gambling debts, and thus to throw around the subject

a glamour it does not deserve. A century ago it was the fashion to speak of a duel as an affair of honour; even as recently as 1853, that great and good man, Lord Shaftesbury, was challenged to fight a duel by Lord Mornington; and in 1829 the Premier of England, the Duke of Wellington, sent a challenge to the Marquis of Winchilsea. But public opinion has so completely changed, that nobody in this country looks upon that relic of brute force as an affair of honour nowadays.

May we not hope that by united efforts we may also succeed in cultivating a higher moral tone on the subject of betting and gambling, and that the time may yet come when our children shall hear with as much astonishment that lotteries were ever used as a means of bringing in money for God's work, as we now hear that religious people used to defend slavery, duelling, and other evils which have long been abolished, and are associated with all that is vile and corrupt.

THE END.

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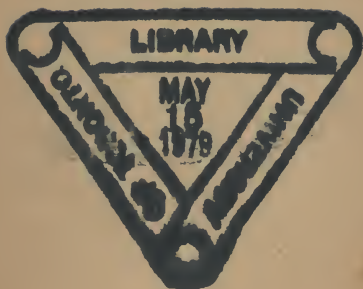
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